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ENERGY PERFORMANCE CERTIFICATE

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Energy Performance Certificate (EPC)

Dwellings

Scotland

22 MEADOWVIEW PLACE, INCHTURE, PERTH, PH14 9TG

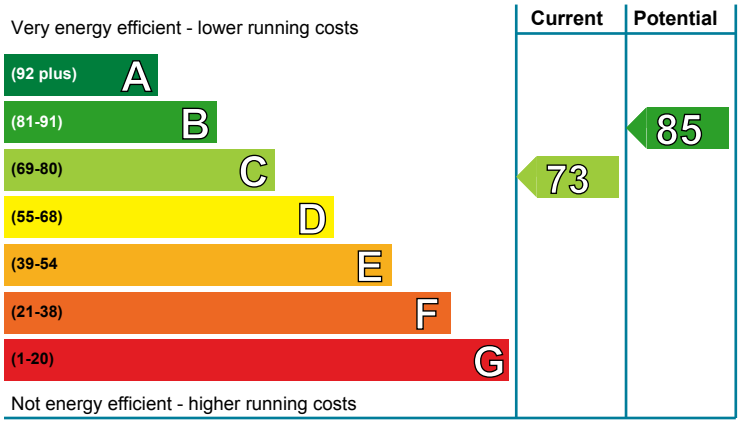
Dwelling type:	Detached house	**Reference number:**	0800-0493-0122-4029-1253
Date of assessment:	21 February 2025	**Type of assessment:**	RdSAP, existing dwelling
Date of certificate:	25 February 2025	**Approved Organisation:**	Elmhurst
Total floor area:	108 m²	**Main heating and fuel:**	Boiler and radiators, mains gas
Primary Energy Indicator:	197 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*	**£3,513**	See your recommendations report for more information
Over 3 years you could save*	**£444**	

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

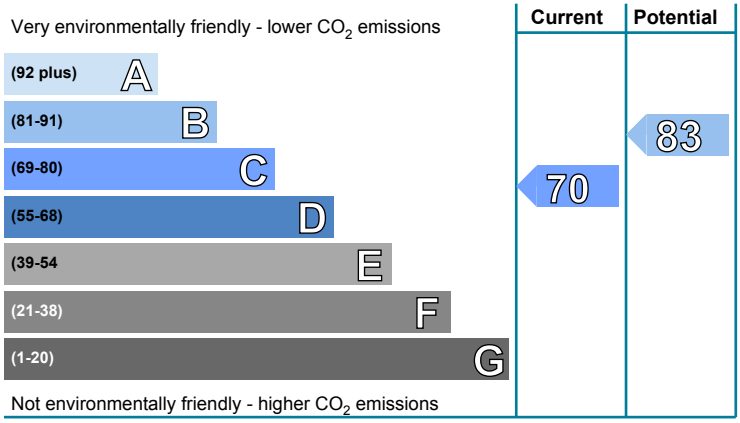


Energy Efficiency Rating

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 (73)**. 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 (70)**. 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 Floor insulation (suspended floor)	£800 - £1,200	£312.00
2 Solar water heating	£4,000 - £6,000	£135.00
3 Solar photovoltaic (PV) panels	£3,500 - £5,500	£1176.00

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	Timber frame, as built, insulated (assumed)	★★★★☆	★★★★☆
Roof	Pitched, 200 mm loft insulation	★★★★☆	★★★★☆
Floor	Suspended, no insulation (assumed)	—	—
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 all 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 35 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 3.8 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 1.5 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£2,748 over 3 years	£2,436 over 3 years	You could save £444 over 3 years
Hot water	£450 over 3 years	£318 over 3 years	
Lighting	£315 over 3 years	£315 over 3 years	
Totals	**£3,513**	**£3,069**	

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 Floor insulation (suspended floor)	£800 - £1,200	£104	C 75	C 73
2 Solar water heating	£4,000 - £6,000	£45	C 76	C 75
3 Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£392	B 85	B 83

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 Floor insulation (suspended floor)
Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Suspended floors can often be insulated from below but must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about floor insulation is available from many sources including www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation. Building regulations generally apply to this work so it is best to check with your local authority building standards department.

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

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

Low and zero carbon energy sources

Low and zero carbon (LZC) energy sources are sources of energy that release either very little or no carbon dioxide into the atmosphere when they are used. Installing these sources may help reduce energy bills as well as cutting carbon.
LZC energy sources present: There are none provided for this home

Your home's heat demand

In this section, you can see how much energy you might need to heat your home and provide hot water. These are estimates showing how an average household uses energy. These estimates may not reflect your actual energy use, which could be higher or lower. You might spend more money on heating and hot water if your house is less energy efficient. The table below shows the potential benefit of having your loft and walls insulated. Visit https://energysavingtrust.org.uk/energy-at-home for more information.

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	12,007	N/A	N/A	N/A
Water heating (kWh per year)	2,264			

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. Andrew MacKenzie
Assessor membership number:	EES/018471
Company name/trading name:	Home Report Company
Address:	14 Rutland Square Midlothian/Edinburghshire Edinburgh EH1 2BD
Phone number:	07786392797
Email address:	andrew@homereportcompany.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.

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SINGLE SURVEY

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Single Survey

Property address	22 MEADOWVIEW PLACE INCHTURE PERTH & KINROSS PH14 9TQ

Customer	G MUNRO

Customer address	22 MEADOWVIEW PLACE INCHTURE PERTH & KINROSS PH14 9TQ

Prepared by	Home Report Company

Date of Inspection	21st February 2025

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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.

Description	The subjects comprise a detached house.
Accommodation	Ground Floor: Hallway, living room, open plan kitchen / dining room / family room, and a two-piece WC suite. First Floor: Landing, three bedrooms, living room / bedroom four, and a four-piece bath / shower room suite.
Gross internal floor area (m_2)	108m2 or thereby.
Neighbourhood and location	The subjects are located within an established residential district within the village of Inchture, Perth and Kinross where surrounding properties are of comparable age, type and character. All normal local amenities and facilities are available within the locality.
Age	c50 years old.
Weather	Dry following a period of mixed weather.
Chimney Stacks	**Visually inspected with the aid of binoculars where appropriate.** None.

Roofing including roof space	**Sloping roofs where visually inspected.** **Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.** **Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.** The main roof structure as from our restricted external ground floor inspection was noted to be pitched clad externally with tiles. We confirm that no access was gained onto the external roof structure and inadequate vantage available from ground floor level, therefore the external roof structure was not fully inspected. Our inspection of the roof void area accessed via a hatch at the first floor landing ceiling was restricted to a visual inspection from the access hatch and areas directly adjacent. Insulation materials restricted our visual inspection.

Rainwater fittings	**Visually inspected with the aid of binoculars where appropriate.** Rainwater fittings were noted to be of half round PVC gutters which discharge into PVC round downpipes.

Main walls	**Visually inspected with the aid of binoculars where appropriate.** **Foundations and concealed parts were not exposed or inspected.** Main walls appear to be of timber frame construction with a masonry roughcast externally with facing brick features.

Windows, external doors and joinery	**Internal and external doors were opened and closed where keys were available.** **Random windows were opened and closed where possible.** **Doors and windows were not forced open.** Windows and access doors noted to be of UPVC double glazed design.

External decorations	**Visually inspected.** Painted.

Conservatories / porches	**Visually inspected.** None.

Communal areas	**Circulation areas visually inspected.** None.

Garages and permanent outbuildings	**Visually inspected.** The subjects benefit from a detached garage of blockwork roughcast construction under a pitched and tiled roof.

Outside areas and boundaries	**Visually inspected.** The subjects benefit from sections of private garden ground to the front side and rear.

Ceilings	**Visually inspected from floor level.** Ceilings appear to be of plasterboard construction with painted finishes. Artex finishes also noted.

Internal walls	**Visually inspected from floor level.** **Using a moisture meter, walls were randomly tested for dampness where considered appropriate.** Internal walls were noted to be of stud plasterboard construction with papered and/or painted finishes.

Floors including sub floors	**Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted,** **Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.** **Physical access to the sub floor area may be taken if the Surveyor deems it 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.** Flooring appears to be of timber construction with fitted floor coverings throughout. No access gained to any sub-floor area at the time of inspection and our overall inspection of the flooring was restricted due to fitted floor coverings.

Internal joinery and kitchen fittings	**Built-in cupboards were looked into but no stored items were moved.** **Kitchen units were visually inspected excluding appliances.** Internal doors are of timber design, some glazed. Facings and skirtings are of painted moulded design, and the kitchen is equipped with a range of base units.

Chimney breasts and fireplaces	**Visually inspected.** **No testing of the flues or fittings was carried out.** Removed.

Internal decorations	**Visually inspected.** Walls papered and/or painted, and woodwork generally painted. Bath / shower room walls are tiled.

Cellars	**Visually inspected.** 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 off.** Mains supply with fuse box located within a hallway cupboard.

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 off.** Mains supply. Meter located within an external box.

Water, plumbing, bathroom fittings	**Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.** **No tests whatsoever were carried out to the system or appliances.** Mains supply. Internal distribution pipes where seen appear to be of copper and PVC design. Sanitary arrangements comprise a three-piece bathroom suite.

Heating and hot water	**Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.** **No tests whatsoever were carried out to the system or appliances.** Gas fired Worcester Greenstar 37CDi Combi boiler to radiators. Hot water is assumed to be supplied on demand from the aforementioned gas fired boiler and from the hot water tank noted within the first floor landing cupboard.

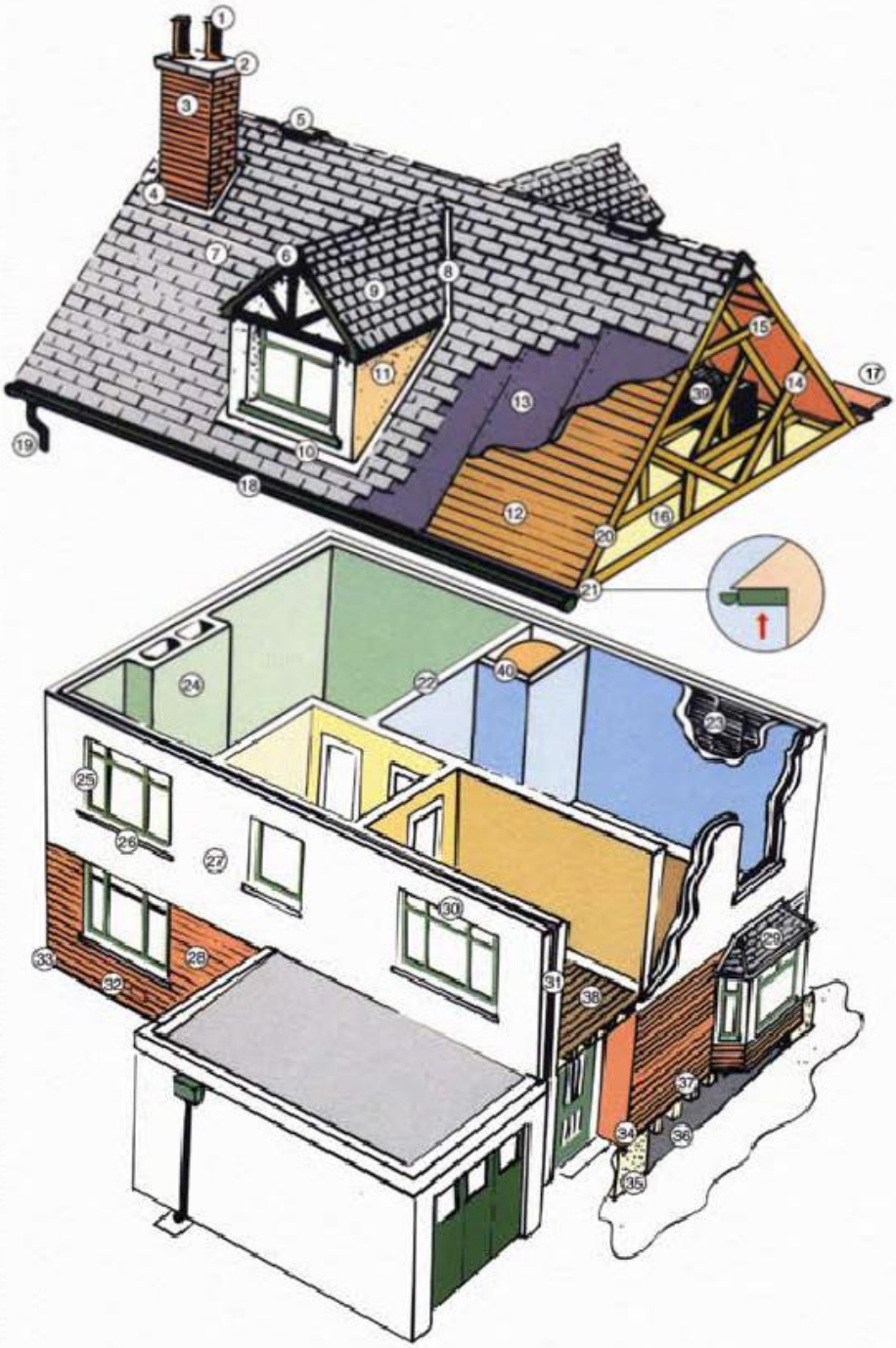
Drainage	**Drainage covers etc. were not lifted.** **Neither drains nor drainage systems were tested.** Mains.

Fire, smoke and burglar alarms	**Visually inspected.** **No tests whatsoever were carried out to the system or appliances.** Smoke alarm noted. Not tested. Scottish government regulations came into effect on 1st February 2022 which requires each property to have linked smoke and heat detectors and if gas/carbon burning appliances are present then a carbon monoxide alarm fitted. Upgrading may be required to comply with these regulations. Purchasers should satisfy themselves with regards to compliance. We confirm it falls out with our remit to confirm in the provision of smoke alarm(s) meets current requirements.

Any additional limits to inspection	**For flats / maisonettes. Only the subject flat and internal communal areas giving access to the flat were inspected. If the roof space or under-building / basement is communal, reasonable and safe access is not always 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. 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.** The property was inspected within the limits imposed. At the time of inspection, the property was fully furnished with floor coverings fitted throughout, which restricted our overall inspection. Items were not removed from cupboards. Services were not tested. No access was gained to any sub-floor areas. Where walls are lined internally, for example with plasterboard, tiling or timber, the structure behind the lining could not be tested with an electronic moisture meter. Our inspection of the external fabric in general restricted as inspected from external ground floor level. We confirm that no access was gained onto the external roof structure and inadequate vantage available from ground floor level, therefore the external roof structure was not fully inspected. Our inspection of the roof void area accessed via a hatch at the first floor landing ceiling was restricted to a visual inspection from the access hatch and areas directly adjacent. Insulation materials restricted our visual inspection. Although considerable care was taken during the course of our inspection to detect defects serious in nature, we were unable to inspect those parts of the property which were covered, concealed or inaccessible and cannot, therefore guarantee that any such parts of the property are entirely free from defect. It will be appreciated that parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect. This report does not constitute a full and detailed description of the property and a structural investigation was not carried out. No inspection was undertaken of woodwork or other parts of the structure which are covered, unexposed or otherwise inaccessible and as a result no guarantee can be given that such parts of the structure are free from rot, beetle or other defects. No removal of internal linings has been carried out in order to ascertain the condition of hidden parts and no warranty can be given regarding the areas not specifically referred to in this report.

	The external building fabric has been inspected from ground level only from the subject's grounds and where possible from adjoining public property. Exposure work has not been carried out. I have not carried out an inspection for Japanese Knotweed and unless otherwise stated for the purposes of this report I have assumed that there is no Japanese Knotweed within the boundaries of the property or in neighbouring properties. The construction materials described in this report should not be considered as an exact specification. They are described for general guide only and based on a non-disruptive, visual inspection as defined in the main Terms & Conditions. Some descriptions may be partial and/or assumed. No detailed analysis, sampling or testing of materials has been undertaken. It is out with the scope of this inspection to determine whether or not asbestos based products are present within the property. Asbestos was widely used in the building industry until around 1999, when it became a banned substance. If you have any concerns, you should engage the services of a qualified asbestos surveyor.

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.

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	**Category 1**
Notes	All buildings move daily and seasonally as a result of external factors such as gravity, temperature, moisture content and vibrations. Consequently, most buildings will have minor non-structural cracks related to these factors. Minor cracks can be filled during normal redecoration but often recur seasonally due to normal movement in a building. Non-structural cracks of this nature will not be recorded or reported. There is evidence of a settlement in the building noted both internally and externally but this is not inconsistent with a property of this age and type and on the basis of a single inspection appears to be longstanding.
Dampness, rot and infestation	
Repair Category	**Category 1**
Notes	Random testing, where accessible, was carried out with an electronic moisture meter throughout the property. There was no evidence found of significant dampness, rot or infestation within those areas of the property available for inspection.
Chimney Stacks	
Repair Category	**-**
Notes	Not applicable.
Roofing including roof space	
Repair Category	**Category 2**
Notes	<u>Roof</u> The roof was noted to be in fair order commensurate with the age and type of property although some ongoing maintenance and repairs are likely to be required.

	Void Restricted visual inspection from the access hatch, and the areas directly adjacent to the hatch only. The majority of the private roof void were not visible or inspected at the time of our inspection and should not be considered free from defects. Damp staining noted to internal roof timbers and resecuring of the internal boarding is required.
Rainwater Fittings	
Repair Category	**Category 1**
Notes	At the time of our inspection there was no evidence of damp staining/water staining on wall surface which would indicate leakage. It should be noted that it was not raining at the time of our inspection.
Main Walls	
Repair Category	**Category 2**
Notes	The external render is defective in places with cracked and boss sections being evident.
Windows, external doors and joinery	
Repair Category	**Category 1**
Notes	A precautionary check of all windows and doors is advised. Window seals should be regularly monitored and upgraded to ensure water tightness.
External decorations	
Repair Category	**Category 2**
Notes	Overhaul/repair works are required to external decorative finishes including possible repairs to external joinerywork prior to redecoration.
Conservatories/porches	
Repair Category	**-**
Notes	Not applicable.

Communal areas	
Repair Category	**-**
Notes	Not applicable.

Garages and permanent outbuildings	
Repair Category	**Category 2**
Notes	The garage structure will require ongoing maintenance and repairs including the roof.

Outside areas and boundaries	
Repair Category	**Category 1**
Notes	The boundaries appear reasonably well defined and fences etc., are in adequate condition. Regular maintenance will be required. You should verify with your conveyancer the extent of the boundaries attaching to the property.

Ceilings	
Repair Category	**Category 1**
Notes	Within the limits of our inspection these generally appeared in fair condition consistent with age. Some decorative surfaces are finished with an Artex type product. Early forms of Artex may incorporate small amounts of asbestos based bonding materials and therefore specialist advice should be obtained prior to working on these areas to minimise the risk of releasing hazardous fibres.

Internal Walls	
Repair Category	**Category 1**
Notes	The internal walls are in reasonable condition for their age.

Floors including sub-floors	
Repair Category	**Category 1**
Notes	No access to the sub-floor chamber was possible at the time of our visit to the property. Within the limitations of our surface inspection there was no indication to suggest significant defects in this area. It will, however be appreciated that the area was not inspected and therefore no guarantees can be provided in this regard.

Internal joinery and kitchen fittings	
Repair Category	**Category 1**
Notes	The internal joinery is generally in keeping with the age and type of property and appeared in fair condition consistent with age. The kitchen units are of a modern type and appeared in adequate condition for their age and purpose. Internal glazed sections noted, we assume suitable safety glass has been installed.
Chimney breasts and fireplaces	
Repair Category	**-**
Notes	Not applicable.
Internal decorations	
Repair Category	**Category 1**
Notes	The property is generally in fresh decoration throughout.
Cellars	
Repair Category	**-**
Notes	Not applicable.
Electricity	
Repair Category	**Category 1**
Notes	It is recommended good practice that all electrical installations should be checked periodically, approximately every ten years or when a property changes hands. This should be regarded as a routine safety and maintenance check. The electrical system is on semi modern lines and as such we recommend that it be checked and upgraded as necessary by an NICEIC registered Electrical Contractor.
Gas	
Repair Category	**Category 1**
Notes	It is out with our remit to carry out tests and as a precautionary measure it is appropriate to have the gas fittings tested by a Gas Safe Registered Engineer.

Water, plumbing and bathroom fittings	
Repair Category	**Category 1**
Notes	The property appears connected to mains supplies of water. The plumbing and fittings appear of copper/pvc piping where seen and appeared in serviceable condition but was not tested. The sanitary fittings are of modern style and type. Flooring beneath the bath was not inspected, however it should be appreciated that over time the build-up of condensation together with small amounts of leakage from joints between tiling or mastic and bath/shower fittings can lead to deterioration of flooring or wall linings and repairs in this regard should be anticipated and budgeted for as part of a normal and ongoing maintenance regime.

Heating and hot water	
Repair Category	**Category 1**
Notes	There is a gas fired central heating system and gas fittings and these should all be checked and serviced in the normal manner. In the interests of safety it would be prudent to have all gas appliances checked by a Gas Safe registered tradesman. It is not uncommon for incoming purchasers to test / service the central heating boiler when taking occupancy. Regular servicing of the boilers will help maintain them in a workable and efficient condition.

Drainage	
Repair Category	**Category 1**
Notes	The property is thought to be connected to a main sewer. There was no surface evidence to suggest the system is choked or leaking.

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	**-**
Roofing including roof space	**2**
Rainwater fittings	**1**
Main walls	**2**
Windows, external doors and joinery	**1**
External decorations	**2**
Conservatories / porches	**-**
Communal areas	**-**
Garages and permanent outbuildings	**2**
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	**-**
Internal decorations	**1**
Cellars	**-**
Electricity	**1**
Gas	**1**
Water, plumbing and bathroom fittings	**1**
Heating and hot water	**1**
Drainage	**1**

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

Remember

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

Warning

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

3. Accessibility information

Guidance notes for accessibility information

Three steps or fewer to a main entrance door of the property: In flatted developments the 'main entrance' would be the flat's own entrance door, not the external door to the communal stair. The 'three steps or fewer' are counted from external ground level to the flat's entrance door. Where a lift is present, the count is based on the number of steps climbed when using the lift. *Unrestricted parking within 25 metres:* For this purpose, 'Unrestricted parking' includes parking available by means of a parking permit. Restricted parking includes parking that is subject to parking restrictions, as indicated by the presence of solid yellow, red or white lines at the edge of the road or by a parking control sign, parking meters or other coin-operated machines.

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

Matters for a solicitor or licensed conveyancer

Absolute Ownership assumed.

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

We assume that the carriageways etc., ex adverso the subjects are the responsibility of the local authority.

If the legal advisers find that there are significant variations from the standard assumptions, then this should be referred back to the surveyor. In line with our normal practice, it is specifically assumed that the property and its value are unaffected by any matters which would or should be revealed to a competent Completing Solicitor by a local search and replies to the usual enquiries, or by any statutory notice and planning proposal.

The property benefits from private and assumed common garden grounds. There are a number of boundary fence structures. It is always sensible when purchasing any property to find out who owns all outside areas/boundaries and who is responsible for their maintenance. Your legal advisors will obtain this information.

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 specialists 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 valuation is made on the assumption that any alterations that may have been carried out to the property satisfy all relevant legislation and have full certification where appropriate.

Estimated reinstatement cost for insurance purposes

We are of the opinion that the subjects should be insured for buildings reinstatement purposes for a sum of not less than £340,000 (THREE HUNDRED AND FORTY THOUSAND POUNDS STERLING).

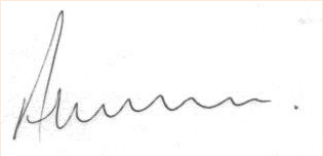
This figure is an opinion of an appropriate sum for which the property and substantial outbuildings should be insured against total destruction, on a reinstatement basis, assuming reconstruction of the property in its existing design and materials. Finishing's and fittings have not been included. No allowance has been included for inflation during the insurance period or during reconstruction and no allowance has been made for VAT, other than on professional fees. Further discussions with your insurers is advised. The figure should be reviewed annually and in light of any future alterations or additions.
Building costs are currently increasing significantly above inflation due to material and labour shortages, it is recommended that you update this figure regularly to ensure that you have adequate cover or alternatively seek specialist advice from your insurer.

Valuation and market comments

We are of the opinion that the market value of the subjects all as previously described and on a vacant possession basis as at the 21st February 2025 would be fairly stated in the region of £285,000 (TWO HUNDRED AND EIGHTY FIVE THOUSAND POUNDS STERLING).

We have endeavoured to reflect the general condition of the property, location and current market conditions when arriving at our opinion of valuation. We would assume that current trends will prevail at the ultimate date of disposal with no adverse or onerous matters being introduced into the market during the intervening period which would have a detrimental effect on price.

This report is not the product of a building survey and all defects and other matters should be fully considered and, where appropriate, be the subject of specialist and tradesmen's reports prior to the conclusion of Missives.

Signed	
Report author	Mr Andrew J MacKenzie BSc(Hons) MRICS For and on behalf of Home Report Company
Address	14 Rutland Square, EDINBURGH, EH1 2BD
Date of report	21st February 2025

SINGLE SURVEY TERMS AND CONDITIONS (WITH MVR)

PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

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

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

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

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

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

Prior to 1 December 2008, Purchasers have normally obtained their own report from their chosen Surveyor. By contrast, a Single Survey is instructed by the Seller and made available to all potential Purchasers in expectation that the successful Purchaser will have relied upon it. The Royal Institution of Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice.

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

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

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

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

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

- 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.

2.3.1 Category 3: Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.

2.3.2 Category 2: Repairs or replacement requiring future attention, but estimates are still advised.

2.3.3 Category 1: No immediate action or repair is needed.

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION 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" *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

Mortgage Valuation Report for Home Report

HOME REPORT COMPANY

Instructing Source: Web | Seller Name G MUNRO | REFERENCE

1) Property Details

House Name

Number / Ext 22

Street MEADOWVIEW PLACE

Area

Town INCHTURE | Postcode PH14 9TG

2) Description of property

Property Type House | House Type Detached | Floor number of subject property

Year Built c50 years old. | Non Traditional Construction? (*Specify under general comments) | No. of floors in block | No. of flats in block

3) Accommodation - give number of:

Receptions 2 | Bedrooms 3 | Kitchens 1 | Bathrooms 1 | Inside W.C.s 1 | No of floors 2

Other - | Garage(s) Yes | Outbuildings - | Garden Private

4) Tenure Absolute Ownership | If Leasehold, years unexpired:

Any known or reported problems with onerous or unusual ground rent or service charges?

Owner occupied ☒ Tenanted ☐ Vacant ☐

If part tenanted, please give details

5) Subsidence, Settlement and Landslip

Does the property show signs of, or is the property located near any area subject to landslip, heave, settlement,subsidence,flooding or mining? None

If yes, please clarify

6) Condition of Property

	Yes	No
Are essential internal repairs required?	☐	☒
Are essential external repairs required?	☐	☒
Should the repairs be effected before the advance is made?	☐	☒
Is a mortgage retention recommended?	☐	☒

If the answer to any of the above questions is Yes, please provide further detail:

HOME REPORT COMPANY

7) Services Mains water [X] Mains drainage [X] Electricity [X] Gas [X] Central heating Full Gas

8) Demand for letting (Buy to let)

Monthly rental value from the property (on a furnished basis):

Monthly rental value from the property (on an unfurnished basis):

9) Insurance Reinstatement Value

Total area of all floors measured internally (m²) 108m2 or thereby

Cost of rebuilding inc. demolition, site clearance, professional fees, local authority requirements and main building (inc all other structures within the site boundaries unless specifically excluded) £340,000

10) Market Valuation for Mortgage Purposes (Assuming Vacant Possession)

Do you recommend the property as suitable security for a mortgage? Yes

If no, please provide reasons:

If Yes, please provide your valuation

Valuation in present condition: £285,000

Valuation on completion of any works required under Question 6

11) General Comments

Please advise of any special features of the property and/or the location, which affects the property.

The tenure is understood to be Outright Ownership. If the legal advisers find that there are significant variations from the standard assumptions then this should be referred back to the surveyor. In line with our normal practice, it is specifically assumed that the property and its value are unaffected by any matters which would or should be revealed to a competent Completing Solicitor by a local search and replies to the usual enquiries, or by any statutory notice and planning proposal.The subjects are located within an established residential district within the village of Inchture, Perth and Kinross where surrounding properties are of comparable age, type and character. All normal local amenities and facilities are available within the locality. The property was inspected within the limits imposed. At the time of inspection, the property was un furnished with floor coverings fitted throughout, which restricted our overall inspection. Items were not removed from cupboards. Services were not tested. Where walls are lined internally, for example with plasterboard, tiling or timber, the structure behind the lining could not be tested with an electronic moisture meter. We confirm that no access was gained onto the external roof structure and inadequate vantage available from ground floor level, therefore the external roof structure was not fully inspected. Our inspection of the roof void area accessed via a hatch at the first floor landing ceiling was restricted to a visual inspection from the access hatch and areas directly adjacent. Insulation materials restricted our visual inspection. I have not carried out an inspection for Japanese Knotweed and unless otherwise stated for the purposes of this report I have assumed that there is no Japanese Knotweed within the boundaries of the property or in neighbouring properties. It is necessary for applicants to satisfy themselves that suitable lending for mortgage is available for the subject property prior to purchase, as no checks have been made by us in this regard. The valuation is made on the assumption that any alterations that may have been carried out to the property satisfy all relevant legislation and have full certification where appropriate.

IMPORTANT - THIS IS A CONFIDENTIAL REPORT PREPARED FOR MORTGAGE PURPOSES.

Certificate: I have personally inspected the property described herein and confirm adequate professional indemnity cover is held.

Signature

For and on Behalf of Home Report Company

Date of inspection 21/02/2025

Date of report 21/02/2025

Company / Firm Name HOME REPORT COMPANY

Office Name HEAD OFFICE

Office Addr1 14 Rutland Square

Office Addr2

Area

Town Edinburgh

Postcode EH1 2BD

Tel no 0131 608 0175

MORTGAGE VALUATION- CONDITIONS OF ENGAGEMENT

HOME REPORT
COMPANY

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

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

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

The definition of "market value" is the estimated amount for which a property should exchange on the date of valuation, between a willing buyer and a willing seller in an arms-length transaction after proper marketing wherein the parties had acted knowledgeably, prudently and without compulsion. For the purpose of this market value the surveyor has assumed that vacant possession will be provided. Unless otherwise stated the surveyor has valued the interest on a Comparable Basis.

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

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

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

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

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

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

The surveyor confirms that this mortgage valuation is prepared in accordance with the RICS Valuation Professional Standards 2014 and, unless other stated, we are External Valuers as defined therein. Further information may also be obtained from the Royal Institution of Chartered Surveyors in Scotland, 3rd Floor, 125 Princes Street, Edinburgh EH2 4AD. Tel no 0131 225 7078.

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

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

There is no guarantee they will lend upon any mortgage valuation and we would advise those purchasing a property to contact their specific lender first to confirm acceptance of our mortgage valuation if relying upon. It is necessary for applicants to satisfy themselves that suitable lending for mortgage is available for the subject property prior to purchase, as no checks have been made by us in this regard.

HOME REPORT
COMPANY

PROPERTY QUESTIONNAIRE

www.homereportcompany.co.uk

SCOTLAND'S LEADING INDEPENDENT HOME REPORT PROVIDER

property questionnaire

Property address	**22 Meadowview Place Inchture Perth PH149TG**

Seller(s)	**Gavin Munro**

Completion date of property questionnaire	**19/02/2025**

property questionnaire

Note for sellers

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

Information to be given to prospective buyer(s)

1.	Length of ownership	
	How long have you owned the property?	**7 years 5 months**
2.	Council tax	
	Which Council Tax band is your property in?	**Band E**
3.	Parking	
	What are the arrangements for parking at your property? **Garage, Driveway, On Street** Any other parking information: N/A	
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)?	**Yes**
	Please describe below the changes which you have made:	
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	**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: **I have possession**	
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property?	**Yes**
	(i) Were the replacements the same shape and type as the ones you replaced?	**No**
	(ii) Did this work involve any changes to the window or door openings?	**Yes**
	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed): **As above described, 30th September, 2022** Please give any guarantees which you received for this work to your solicitor or estate agent.	

7.	Central heating	
a.	Is there a central heating system in your property? *(Note: a partial central heating system is one which does not heat all the main rooms of the property — the main living room, the bedroom(s), the hall and the bathroom).*	**Yes**
	What kind of central heating is there?	**Gas Fired**
	i) When was your central heating system or partial central heating system installed?	**July, 1982 when house built?**
	(ii) Do you have a maintenance contract for the central heating system?	**No**
	Please give details of the company with which you have a maintenance contract: **Gavin Tolmie Gas & Heating Services**	
	(iii) When was your maintenance agreement last renewed?	**26/09/23**
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**
	Is the damage the subject of any outstanding insurance claim?	N/A
b.	Are you aware of the existence of asbestos in your property?	**No**
	Please give details: N/A	

10.	Services	
a.	Please list which services are connected to your property and give details of the supplier:	

Service	Connected	Supplier
Gas or liquid petroleum gas	**Connected**	**EDF Energy**
Water mains or private water supply	**Connected**	**Scottish Water**
Electricity	**Connected**	**EDF Energy**
Mains drainage	**Connected**	**Tayside Council?**
Telephone	**Connected**	**Plusnet**
Cable TV or satellite	**Not Connected**	N/A
Broadband	**Connected**	**Plusnet**

b.	Is there a septic tank system at your property?	**No**
	i) Do you have appropriate consents for the discharge from your septic tank?	N/A
	(ii) Do you have a maintenance contract for your septic tank?	N/A
	Please give details of the company with which you have a maintenance contract: N/A	
	(iii) When was your maintenance agreement last renewed?	N/A

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**
	Please give details: N/A	
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?	**No**
	Please give details: N/A	
c.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	**No**
	Please give details: N/A	
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**
	Please give details: N/A	
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**
	Please give details: N/A	
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 privately-owned.)	**No**
	Please give details: N/A	
12.	Charges associated with your property	
a.	Is there a factor or property manager for your property?	**No**

	Please provide the name and address, and give details of any deposit held and any charges: N/A

b.	Is there a common buildings insurance policy?	**No**
	Is the cost of the insurance included in your monthly/annual factor's charges?	N/A
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. **None**	
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?	**No**
	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: N/A	
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**
	Please give details: N/A	
c.	Do you have any guarantees relating to this work?	**Not Applicable**
	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. Guarantees are held by: N/A	

14.	Guarantees	
a.	Are there any guarantees or warranties for any of the following:	
(i)	Electrical work	**No**
(ii)	Roofing	**No**
(iii)	Central heating	**No**
(iv)	National House Building Council (NHBC)	**No**
(v)	Damp course	**No**
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	**No**
b.	If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s): N/A	
c.	Are there any outstanding claims under any of the guarantees listed above?	**No**
	Please give details: N/A	
14.	Boundaries	
	So far as you are aware, has any boundary of your property been moved in the last 10 years?	**No**
	Please give details: N/A	

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 a–c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.	

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

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

Signature(s): **Gavin Munro**

Date: **19/02/2025**

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