

# single survey

## survey report on:

<b>Property address</b>	10 St. Ninians Road Paisley PA2 6TP
<b>Customer</b>	Ms Dawn Simpson
<b>Prepared by</b>	Peter McEachran, FRICS

## 1. Information and scope of inspection

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

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

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

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

<b>Description</b>	The subjects comprise a two storey mid-terraced villa. The property was formerly owned by the Local Authority.
<b>Accommodation</b>	This may be summarised as follows:-  Ground Floor: Entrance Hall; Living Room; Kitchen; Bathroom  First Floor: Landing; 3 Bedrooms
<b>Gross internal floor area (m<sup>2</sup>)</b>	90 sq m
<b>Neighbourhood and location</b>	The property is located in an established residential area within the town of Paisley. The surrounding properties are similar in character. The property is reasonably convenient for travelling to Paisley town centre and amenities and facilities associated thereto.  The town of Paisley itself is situated to the south west of the city of Glasgow and is linked to the city by means of road and rail links.

<b>Age (year built)</b>	1950
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<b>Weather</b>	Dry but overcast.
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<b>Chimney stacks</b>	<p>The chimneys are of brick roughcast construction.</p> <p>Visually inspected with the aid of binoculars where appropriate.</p>
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<b>Roofing including roof space</b>	<p>The roof is of pitched design on timber trusses clad in concrete tiles. Access to the roof void is via a hatch at the upper floor landing. Inspection of the roof void was restricted due to stored goods and insulation materials.</p> <p>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</p> <p>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</p> <p>Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.</p>
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<b>Rainwater fittings</b>	<p>The rainwater fittings are of cast iron.</p> <p>Visually inspected with the aid of binoculars where appropriate.</p>
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<b>Main walls</b>	<p>The main walls appear of cavity brick construction, roughcast externally.</p> <p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Foundations and concealed parts were not exposed or inspected.</p>
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<b>Windows, external doors and joinery</b>	<p>UPVC double glazed windows have been fitted to the property. There is a PVC door to the front and a timber door to the rear.</p> <p>Internal and external doors were opened and closed where keys were available.</p> <p>Random windows were opened and closed where possible.</p> <p>Doors and windows were not forced open.</p>
<b>External decorations</b>	<p>Some external masonry and joinery surfaces have been painted.</p> <p>Visually inspected.</p>
<b>Conservatories / porches</b>	<p>Not applicable.</p>
<b>Communal areas</b>	<p>Not applicable.</p>
<b>Garages and permanent outbuildings</b>	<p>Not applicable.</p>
<b>Outside areas and boundaries</b>	<p>There are areas of garden ground to the front and rear of the property. These are bounded by a mixture of fences and hedges.</p> <p>Visually inspected.</p>
<b>Ceilings</b>	<p>The ceilings are of plasterboard.</p> <p>Visually inspected from floor level.</p>
<b>Internal walls</b>	<p>The internal walls are of brick and plaster construction, thereafter decorated.</p> <p>Visually inspected from floor level.</p> <p>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p>

<b>Floors including sub floors</b>	<p>The flooring on the ground floor is of concrete, the upper floor being of suspended timber construction. The floor surfaces are largely covered with fitted floor coverings.</p> <p>No access to any sub-floor chamber was possible at the time of our visit to the property.</p> <p>No comment can be made in respect of areas which were either inaccessible or unexposed.</p> <p>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</p> <p>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.</p> <p>Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so , and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.</p>
<b>Internal joinery and kitchen fittings</b>	<p>Internal doors, door facings and skirtings are of timber.</p> <p>Fitted kitchen units are installed.</p> <p>Built-in cupboards were looked into but no stored items were moved.</p> <p>Kitchen units were visually inspected excluding appliances.</p>
<b>Chimney breasts and fireplaces</b>	<p>All original fireplaces have been removed.</p> <p>Visually inspected. No testing of the flues or fittings was carried out.</p>
<b>Internal decorations</b>	<p>Internal surfaces have been papered or painted.</p> <p>Visually inspected.</p>
<b>Cellars</b>	<p>Not applicable.</p>

<b>Electricity</b>	<p>The property is connected to mains supplies of electricity. The consumer unit is located in a hall cupboard and there are 13 amp sockets.</p> <p>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.</p>
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<b>Gas</b>	<p>The property is connected to mains supplies of gas.</p> <p>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.</p>
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<b>Water, plumbing, bathroom fittings</b>	<p>The property is connected to mains supplies of water. Visible plumbing is of copper.</p> <p>There is a bath with electric shower over, wash basin and WC in the bathroom.</p> <p>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.</p>
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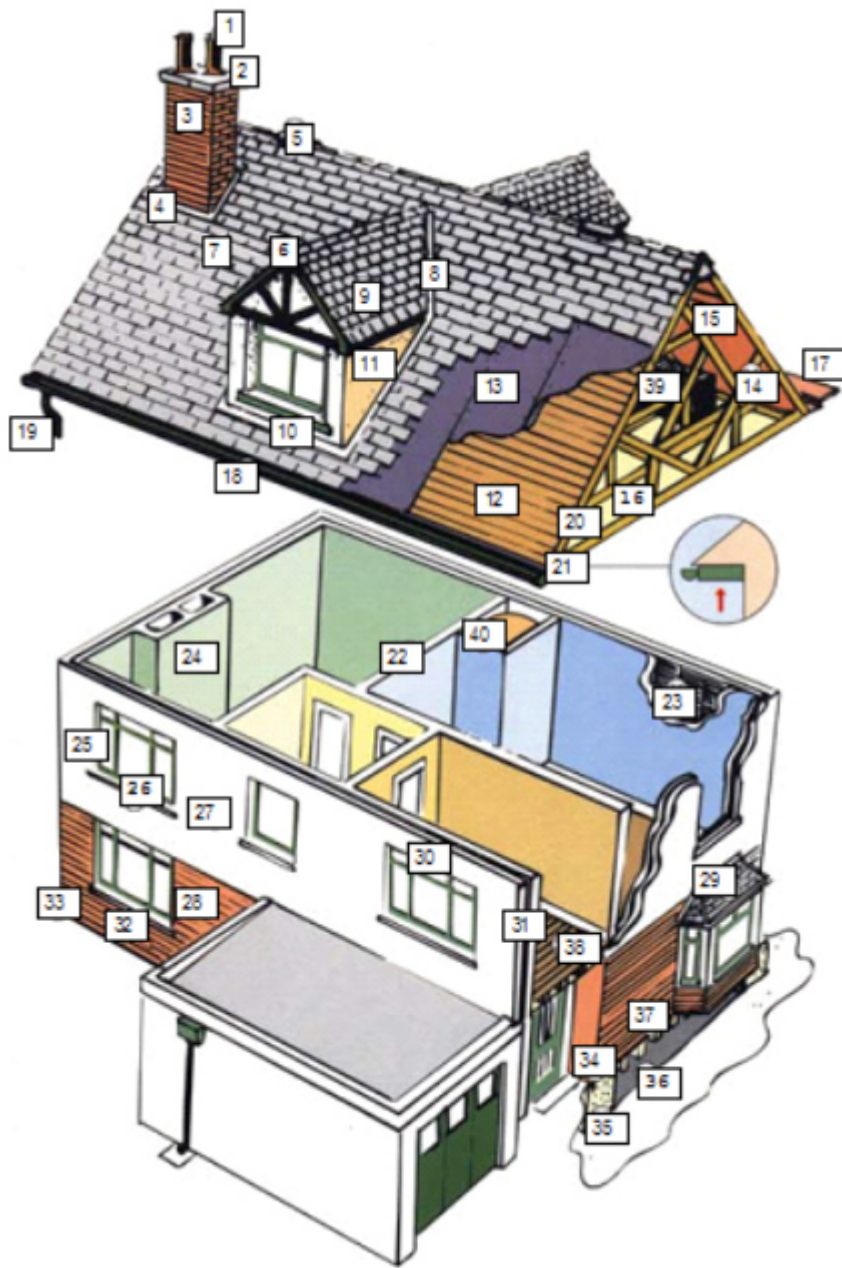
<b>Heating and hot water</b>	<p>A gas fired central heating system has been installed. The gas combi boiler is located in a hall cupboard and there are radiators throughout the property.</p> <p>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected. No tests whatsoever were carried out to the system or appliances.</p>
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<b>Drainage</b>	<p>Drainage is understood to be to a main sewer.</p> <p>Drainage covers etc were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p>
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<b>Fire, smoke and burglar alarms</b>	<p>Visually inspected. No tests whatsoever were carried out to the system or appliances.</p>
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<b>Additional limits to inspection</b>	<p>The exterior of the property was inspected from ground level only.</p> <p>Internally the presence of floor coverings, furnishings and household items restricted access to some areas.</p> <p>No comment can be made in respect of areas which were either inaccessible or unexposed.</p> <p>No inspection for Japanese Knotweed was carried out and unless otherwise stated for the purpose of this report, it is assumed that there is no Japanese Knotweed within the boundaries of the property or neighbouring properties.</p>
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## 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 / skewes
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




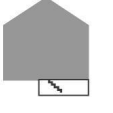

This section identifies problems and tells you about the urgency of any repairs by using one of the following three categories:





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.

	<b>Structural movement</b>	
Repair category	1	
Notes	At the time of our inspection there was no evidence of significant structural movement noted to affect the property within the limits of our inspection.	
	<b>Dampness, rot and infestation</b>	
Repair category	1	
Notes	There was no evidence found of significant dampness, rot or infestation within those areas of the property available for inspection.	
	<b>Chimney stacks</b>	
Repair category	1	
Notes	These appeared generally in fair condition consistent with age.	
	<b>Roofing including roof space</b>	
Repair category	1	
Notes	<p>At the time of our visit to the property the roof generally appeared in fair order and tiles were generally intact.</p> <p>There is no indication of damp staining within the roof void area which would suggest water penetration.</p>	

	<b>Rainwater fittings</b>	
Repair category	2	
Notes	We note the rainwater fittings are rusted and weathered and maintenance is required. In addition these will require repainting.	
	<b>Main walls</b>	
Repair category	1	
Notes	The main outer walls of the property generally appeared in fair order consistent with age. Roughcast finishes appeared generally intact (and there was no evidence of bossed render where it was possible to test this from ground level). Some weathering was noted.	
	<b>Windows, external doors and joinery</b>	
Repair category	1	
Notes	These generally appeared in fair condition consistent with age.	
	<b>External decorations</b>	
Repair category	2	
Notes	External painted surfaces require to be repainted.	
	<b>Conservatories / porches</b>	
Repair category		
Notes	Not applicable.	
	<b>Communal areas</b>	
Repair category		
Notes	Not applicable.	

	<b>Garages and permanent outbuildings</b>	
Repair category		
Notes	Not applicable.	
	<b>Outside areas and boundaries</b>	
Repair category	2	
Notes	Fences are in need of repair in some areas.	
	<b>Ceilings</b>	
Repair category	2	
Notes	<p>Within the limits of our inspection these generally appeared in fair condition consistent with age. During redecoration some plaster filling/repair may be required.</p> <p>We note there is a damp stain on the bedroom ceiling. This appears to be old however the area should be monitored and repairs carried out if required.</p>	
	<b>Internal walls</b>	
Repair category	1	
Notes	The internal walls are largely covered with decorative finishes. During routine redecoration some plaster filling may be necessary.	
	<b>Floors including sub-floors</b>	
Repair 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.	

	<h2 style="text-align: center;">Internal joinery and kitchen fittings</h2>	
Repair category	1	
Notes	<p>The internal joinery is generally in keeping with the age and type of property and appeared in fair condition consistent with age.</p> <p>The kitchen units are of a modern type and appeared in adequate condition for their age and purpose.</p>	
	<h2 style="text-align: center;">Chimney breasts and fireplaces</h2>	
Repair category	1	
Notes	All original fireplaces have been removed/blocked and assume adequately vented.	
	<h2 style="text-align: center;">Internal decorations</h2>	
Repair category	1	
Notes	The property appears in fair decorative order.	
	<h2 style="text-align: center;">Cellars</h2>	
Repair category		
Notes	Not applicable.	
	<h2 style="text-align: center;">Electricity</h2>	
Repair category	1	

Notes	<p>The electrical system within the property appeared of modern design, there being a circuit breaker type distribution board adjacent to the electricity meter. In addition visible cabling is of PVC type. It should be emphasised that the system was not tested at the time of our inspection.</p> <p>The Institution of Engineering and Technology recommends that inspections and tests are carried out every ten years or on a change of occupancy. It should be appreciated that only most recently constructed and re-wired properties will have installations which fully comply with IET Regulations.</p>
	<b>Gas</b>
Repair category	1
Notes	It is outwith our remit to carry out tests and as a precautionary measure it is appropriate to have the gas fittings tested by a Gas Safe Registered Engineer.
	<b>Water, plumbing and bathroom fittings</b>
Repair category	1
Notes	<p>The property appears connected to mains supplies of water.</p> <p>The plumbing and fittings appear of copper/PVC piping where seen and appeared in serviceable condition but was not tested.</p> <p>The sanitary fittings are of modern style and type.</p>
	<b>Heating and hot water</b>
Repair category	1
Notes	A gas fired central heating system has been installed. This appears in functional condition. This will require on-going and regular servicing. We note the boiler appears of some age.
	<b>Drainage</b>
Repair 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.
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Set out below is a summary of the condition of the property which is provided for reference only. You should refer to the previous comments for detailed information.

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

<b>Category 3</b>
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.
<b>Category 2</b>
Repairs or replacement requiring future attention, but estimates are still advised.
<b>Category 1</b>
No immediate action or repair is needed.

**Remember**

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

**Warning**

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

### 3. Accessibility information

#### Guidance notes on accessibility information

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

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

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



#### 4. Valuation and conveyance issues

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

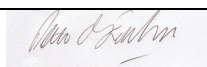
Matters for a solicitor or licensed conveyancer

Estimated reinstatement cost for insurance purposes
£150,000

Valuation and market comments
£90,000

<b>Report author</b>	Peter McEachran, FRICS
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<b>Address</b>	76 Causeyside Street, PAISLEY. PA1 1YP
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<b>Signed</b>	 Peter McEachran FRICS for and on behalf of Graham & Sibbald
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<b>Date of report</b>	12/4/2017
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## **SINGLE SURVEY TERMS & CONDITIONS (WITH MVR)**

### **PART 1 – GENERAL**

#### **1.1 THE SURVEYORS**

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

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

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

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

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

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

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

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

## **1.2 THE REPORT**

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

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

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

Prior to the 1<sup>st</sup> December 2008, Purchasers 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 advisors without the prior written consent of the Surveyors.

## **1.3 LIABILITY**

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

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

- the Seller;
- any person(s) noting an interest in purchasing the Property from the Seller;
- any person(s) who make(s) (or on whose behalf is made) an offer to purchase the Property, whether or not that offer is accepted by the Seller;
- the Purchaser; and
- the professional advisors of any of these.
- The Surveyors acknowledge that their duty of skill and care in relation to the Report is owed to the Seller and to the Purchaser. The Surveyors accept no responsibility or liability whatsoever in relation to the Report to persons other than the Seller and the Purchaser. The Seller and Purchaser should be aware that if a Lender seeks to rely on this Report they do so at their own risk. In particular, the Surveyors accept no responsibility or liability whatsoever to any Lender in relation to the Report. Any such Lender relies upon the Report entirely at their own risk.

#### **1.4 GENERIC MORTGAGE VALUATION REPORT**

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

#### **1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES**

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

#### **1.6 INTELLECTUAL PROPERTY**

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

#### **1.7 PAYMENT**

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

#### **1.8 CANCELLATION**

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

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

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

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

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

#### **1.9 PRECEDENCE**

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

## **1.10 DEFINITIONS**

- the “Lender” is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the “Transcript Mortgage Valuation Report for Lending Purposes” means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a Surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the “Generic Mortgage Valuation Report” means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor’s own format.
- the “Market Value” is the estimated amount for which the Property should exchange, on the date of valuation, between a willing seller and a willing buyer in an arm’s length transaction after proper marketing where the parties had each acted knowledgeably, prudently and without compulsion;
- the “Property” is the property which forms the subject of the Report;
- the “Purchaser” is the person (or persons) who enters into a contract to buy the Property from the Seller;
- a “prospective Purchaser” is anyone considering buying the Property.
- the “Report” is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in Part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the “Seller” is/are the proprietor(s) of the Property;
- the “Surveyor” is the author of the Report on the Property; and
- the “Surveyors” are the firm of company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the “Surveyors” means the Surveyor) whose details are set out at the head of the Report.
- the “Energy Report” is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

## **PART 2 – DESCRIPTION OF THE REPORT**

### **2.1 THE SERVICE**

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

## 2.2 THE INSPECTION

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

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

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

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

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

## 2.3 THE REPORT

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

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

2.3.1. **Category 3:** Urgent repairs or replacement are needed now.

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

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

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

### **WARNING:**

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

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

## **2.4 SERVICES**

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

## **2.5 ACCESSIBILITY**

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

## **2.6 ENERGY REPORT**

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

## **2.7 VALUATION & CONVEYANCER ISSUES**

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

*"Market Value" is the estimated amount for which a property should exchange on the date of valuation within a willing buyer and willing seller in an arms-length transaction after proper marketing wherein the parties have each acted 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 the current cost of rebuilding the Property in its present form unless otherwise stated.* This includes the cost of rebuilding the garage and permanent outbuildings, site clearance and professional fees, but excludes VAT (except on the fees).

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

Valuation Certainty: Our valuation reflects market conditions for this area. For the purpose of this valuation it is assumed that this trend will continue. The result of the UK referendum to leave the EU has created uncertainty within the market, and it should be appreciated that the valuation is based on the most recent comparable evidence available.

# Mortgage Valuation Report for Home Report



Instructing Source: HOMEREPORT

Seller Name

REFERENCE

## 1) Property Details

House Name   
Number / Ext    
Street   
Area   
Town  Postcode

## 2) Description of property

Property Type  House Type  Floor number of subject property   
Year Built  Non Traditional Construction?  No. of floors in block   
(\*Specify under general comments) No. of flats in block

## 3) Accommodation - give number of:

Receptions  Bedrooms  Kitchens  Bathrooms  Total Inside W.C.s  No of floors   
Other  Garage(s)  Outbuildings  Garden

4) Tenure  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?

If yes, please clarify

## 6) Condition of Property

Are essential internal repairs required? Yes  No

Are essential external repairs required? Yes  No

Should the repairs be effected before the advance is made? Yes  No

Is a mortgage retention recommended? Yes  No

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



7) Services Mains water  Mains drainage  Electricity  Gas  Central heating

**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 (m<sup>2</sup>)

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)

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

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

If no, please provide reasons:

If Yes, please provide your valuation

Valuation in present condition:

Valuation on completion of any works required under Question 6

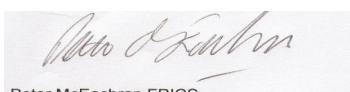
**11) General Comments**

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

At the time of our inspection the property appeared in fair order consistent with age. We noted one or two maintenance repairs required and this is reflected in our valuation.

**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   
 Peter McEachran FRICS  
 for and on behalf of Graham & Sibbald

Date of inspection   
 Date of report

Company / Firm Name   
 Office Name   
 Office Addr1   
 Office Addr2   
 Area   
 Town   
 Postcode   
 Tel no

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 outgoing 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 2012. No enquiry of the duty holder, as defined in the Control of Asbestos Regulations 2012, 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 2012, 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.

Date: 19/02/2016

# Energy Performance Certificate (EPC)

# Scotland

Dwellings

10 St Ninians Road, Paisley, PA2 6TP

**Dwelling type:** Mid-terrace house  
**Date of assessment:** 11 April 2017  
**Date of certificate:** 11 April 2017  
**Total floor area:** 90 m<sup>2</sup>  
**Primary Energy Indicator:** 299 kWh/m<sup>2</sup>/year

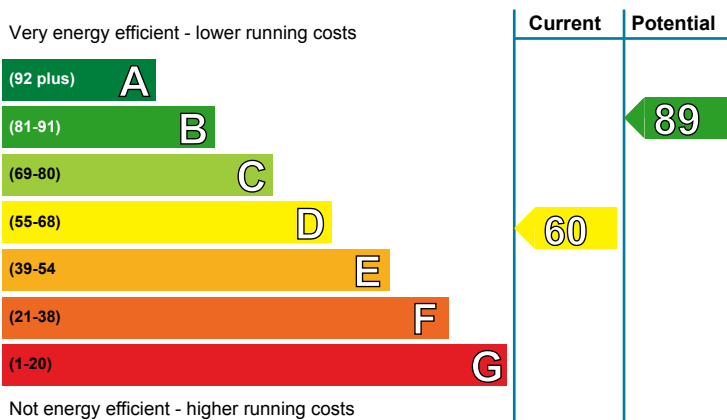
**Reference number:** 2200-8798-0229-5290-1433  
**Type of assessment:** RdSAP, existing dwelling  
**Approved Organisation:** Elmhurst  
**Main heating and fuel:** Boiler and radiators, mains gas

## You can use this document to:

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

<b>Estimated energy costs for your home for 3 years*</b>	<b>£3,168</b>	See your recommendations report for more information
<b>Over 3 years you could save*</b>	<b>£1,584</b>	

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

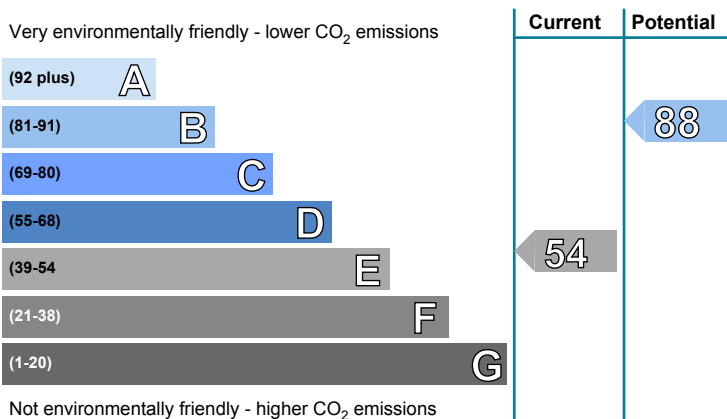


## Energy Efficiency Rating

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

Your current rating is **band D (60)**. 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<sub>2</sub>) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO<sub>2</sub>) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band E (54)**. The average rating for 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	Available with Green Deal
1 Cavity wall insulation	£500 - £1,500	£498.00	✓
2 Floor insulation (solid floor)	£4,000 - £6,000	£135.00	✓
3 Increase hot water cylinder insulation	£15 - £30	£300.00	✓

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.



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

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

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

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

Element	Description	Energy Efficiency	Environmental
Walls	Cavity wall, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
Roof	Pitched, 200 mm loft insulation	★★★★☆	★★★★☆
Floor	Solid, no insulation (assumed)	—	—
Windows	Fully double glazed	★★★★☆	★★★★☆
Main heating	Boiler and radiators, mains gas	★★★★☆	★★★★☆
Main heating controls	Programmer, TRVs and bypass	★★★☆☆	★★★☆☆
Secondary heating	None	—	—
Hot water	From main system, no cylinder thermostat	★★★☆☆	★★★☆☆
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<sub>2</sub> emissions, running costs and the savings possible from making improvements.


## The impact of your home on the environment

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

The calculated emissions for your home are 53 kg CO<sub>2</sub>/m<sup>2</sup>/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 4.7 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 3.5 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	£1,785 over 3 years	£1,176 over 3 years	
Hot water	£1,095 over 3 years	£231 over 3 years	
Lighting	£288 over 3 years	£177 over 3 years	
<b>Totals</b>	<b>£3,168</b>	<b>£1,584</b>	

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

## Recommendations for improvement

The measures below will improve the energy and environmental performance of this dwelling. The performance ratings after improvements listed below are cumulative; that is, they assume the improvements have been installed in the order that they appear in the table. Further information about the recommended measures and other simple actions to take today to save money is available from 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		Green Deal
			Energy	Environment	
1 Cavity wall insulation	£500 - £1,500	£166	D 66	D 62	✓
2 Floor insulation (solid floor)	£4,000 - £6,000	£45	D 68	D 64	✓
3 Increase hot water cylinder insulation	£15 - £30	£100	C 71	C 69	✓
4 Low energy lighting for all fixed outlets	£25	£31	C 72	C 70	
5 Hot water cylinder thermostat	£200 - £400	£27	C 73	C 71	✓
6 Upgrade heating controls	£350 - £450	£39	C 75	C 73	✓
7 Replace boiler with new condensing boiler	£2,200 - £3,000	£74	C 77	C 77	✓
8 Solar water heating	£4,000 - £6,000	£46	C 79	C 80	✓
9 Solar photovoltaic panels, 2.5 kWp	£5,000 - £8,000	£255	B 89	B 88	✓

Measures which have a green deal tick ✓ are likely to be eligible for Green Deal finance plans based on indicative costs. Subsidy also may be available for some measures, such as solid wall insulation. Additional support may also be available for certain households in receipt of means tested benefits. Measures which have an orange tick ✓ may need additional finance. To find out how you could use Green Deal finance to improve your property, visit [www.greenerscotland.org](http://www.greenerscotland.org) or contact the Home Energy Scotland hotline on 0808 808 2282.

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

### **Choosing the right improvement package**

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



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

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

### 1 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 Building Standards Division's section of the Scottish Government website ([www.scotland.gov.uk/Topics/Built-Environment/Building/Building-standards/publications/pubguide/cavitywallinsul](http://www.scotland.gov.uk/Topics/Built-Environment/Building/Building-standards/publications/pubguide/cavitywallinsul)) or the National Insulation Association ([www.nationalinsulationassociation.org.uk](http://www.nationalinsulationassociation.org.uk)).

### 2 Floor insulation (solid floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulating solid floors can present challenges; insulation laid on top of existing solid floors may impact on existing doors and finishes whilst lifting of a solid floor to insert insulation below will require consideration of the potential effect on both structural stability and damp proofing. It is advised to seek advice from a Chartered Structural Engineer or a registered Architect about this if unsure. Further information about floor insulation is available from many sources including [www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation](http://www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation). Building regulations generally apply to this work and may also require a building warrant so it is best to check this with your local authority building standards department.

### 3 Hot water cylinder insulation

Increasing the thickness of existing insulation around the hot water cylinder will help to maintain the water at the required temperature; this will reduce the amount of energy used and lower fuel bills. An additional cylinder jacket or other suitable insulation layer can be used. The insulation should be fitted over any thermostat clamped to the cylinder. Hot water pipes from the hot water cylinder should also be insulated, using pre-formed pipe insulation of up to 50 mm thickness, or to suit the space available, for as far as they can be accessed to reduce losses in summer. All these materials can be purchased from DIY stores and installed by a competent DIY enthusiast.

### 4 Low energy lighting

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

### 5 Cylinder thermostat

A hot water cylinder thermostat enables the boiler to switch off when the water in the cylinder reaches the required temperature; this minimises the amount of energy that is used and lowers fuel bills. The thermostat is a temperature sensor that sends a signal to the boiler when the required temperature is reached. To be fully effective it needs to be sited in the correct position and hard wired in place, so it should be installed by a competent plumber or heating engineer. Building regulations apply to this work, so it is best to check with your local authority building standards department whether a building warrant will be required.

### 6 Heating controls (room thermostat)

The heating system should have a room thermostat to enable the boiler to switch off when no heat is required. A competent heating engineer should be asked to do this work. Insist that the thermostat switches off the boiler as well as the pump and that the thermostatic radiator valve is removed from any radiator in the same room as the thermostat. Building regulations generally apply to this work and a building warrant may be required, so it is best to obtain advice from your local authority building standards department and from a qualified heating engineer.

## 7 Condensing boiler

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

## 8 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](http://www.microgenerationcertification.org).

## 9 Solar photovoltaic (PV) panels

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

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](http://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)	8,336	N/A	(2,991)	N/A
Water heating (kWh per year)	5,920			

## 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](http://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](http://www.scottishepcregister.org.uk) and entering the report reference number (RRN) printed at the top of this page.

Assessor's name:	Mr. Peter McEachran
Assessor membership number:	EES/009447
Company name/trading name:	Graham & Sibbald
Address:	76 Causeyside Street Paisley PA1 1YP
Phone number:	0141 889 3251
Email address:	<a href="mailto:pmceachran@g-s.co.uk">pmceachran@g-s.co.uk</a>
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](http://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](http://www.gov.scot/epc).

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

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

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

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

To find out more, visit [www.greenerscotland.org](http://www.greenerscotland.org) or call 0808 808 2282.



# property questionnaire

<b>Property Address</b>	10 St Ninians Road Paisley PA2 6TP
<b>Seller(s)</b>	Dawn Simpson
<b>Completion date of Property Questionnaire</b>	10 April 2017

# property questionnaire

## Note for sellers

- Please complete this form carefully. It is important 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 you solicitor or estate agent immediately.

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

<b>1.</b>	<b>Length of Ownership</b>
	How long have you owned the property? <input type="text" value="2 years - owned by parents for 24 years prior"/>
<b>2.</b>	<b>Council Tax</b>
	Which Council Tax band is your property in? <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input checked="" type="checkbox"/> D <input type="checkbox"/> E <input type="checkbox"/> F <input type="checkbox"/> G
<b>3.</b>	<b>Parking</b>
	What are the arrangements for parking at your property? (Please tick all that apply) Garage <input type="checkbox"/> Allocated parking space <input type="checkbox"/> Driveway <input type="checkbox"/> On street <input checked="" type="checkbox"/> Resident Permit <input type="checkbox"/> Metered parking <input type="checkbox"/> Shared parking <input type="checkbox"/> Other (please specify) <input type="text" value=""/>

# property questionnaire

4.	<b>Conservation area</b>	
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	No
5.	<b>Listed buildings</b>	
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	No
6.	<b>Alterations/Additions/Extensions</b>	
a.	<p>(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example provision of an extra bath/shower room, toilet or bedroom)?  <u>If you have answered yes</u>, please describe below the changes which you have made:</p> <div data-bbox="172 958 1129 1084" style="border: 1px solid black; height: 56px; width: 600px;"></div> <p>(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?</p> <p><u>If you have answered yes</u>, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking. If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them.</p>	<p>No</p> <p>N/A</p>
b.	<p>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:</p> <p>(i) Were the replacements the same shape and type as the ones you replaced?</p> <p>(ii) Did this work involve any changes to the window or door openings?</p> <p>(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):</p> <div data-bbox="172 1888 1117 2000" style="border: 1px solid black; height: 50px; width: 592px;"></div>	<p>No</p> <p>N/A</p> <p>N/A</p>

# property questionnaire

7.	<b>Central heating</b>	
	<p>Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property — the main living room, the bedroom(s), the hall and the bathroom).</p> <p>If you have answered yes or partial – what kind of central heating is there?</p> <div data-bbox="172 477 1114 544" style="border: 1px solid black; padding: 2px;">Gas</div> <p>(examples: gas-fired, solid fuel, electric storage heating, gas-warm air).</p> <p>If you have answered yes, please answer the three questions below:</p>	<b>Yes</b>
	<p>(i) When was your central heating system or partial central heating system installed?</p> <div data-bbox="172 797 1114 864" style="border: 1px solid black; padding: 2px;">Unknown</div> <p>(ii) Do you have a maintenance contract for the central heating system?</p> <p>If you have answered yes, please give details of the company with which you have a maintenance contract:</p> <div data-bbox="172 1055 1114 1122" style="border: 1px solid black; height: 30px;"></div> <p>(iii) When was your maintenance agreement last renewed? (Please provide the month and year).</p> <div data-bbox="172 1245 1114 1312" style="border: 1px solid black; height: 30px;"></div>	
8.	<b>Energy Performance Certificate</b>	
	Does your property have an Energy Performance Certificate, which is less than 10 years old?	<b>No</b>
9.	<b>Issues that may have affected your property</b>	
a.	<p>Has there been any storm, flood, fire or other structural damage to your property while you have owned it?</p> <p>If you have answered yes, is the damage the subject of any outstanding insurance claim?</p>	<p><b>No</b></p> <p><b>Please select</b></p>

# property questionnaire

b.	Are you aware of the existence of asbestos in your property?	No																								
	If you have answered yes, please give details:																									
	<input type="text"/>																									
10.	<b>Services</b>																									
a.	Please tick which services are connected to your property and give details of the supplier.																									
	<table border="1"> <thead> <tr> <th data-bbox="181 656 683 685">Services</th> <th data-bbox="699 663 847 692">Connected</th> <th data-bbox="874 663 991 692">Supplier</th> </tr> </thead> <tbody> <tr> <td data-bbox="181 719 520 748">Gas or liquid petroleum gas</td> <td data-bbox="699 725 727 754"><input checked="" type="checkbox"/></td> <td data-bbox="890 734 1129 779">Scottish Power</td> </tr> <tr> <td data-bbox="181 808 624 837">Water mains or private water supply</td> <td data-bbox="699 815 727 844"><input checked="" type="checkbox"/></td> <td data-bbox="874 824 1129 875"><input type="text"/></td> </tr> <tr> <td data-bbox="181 898 296 927">Electricity</td> <td data-bbox="699 904 727 934"><input checked="" type="checkbox"/></td> <td data-bbox="874 913 1129 965"><input type="text"/></td> </tr> <tr> <td data-bbox="181 1016 363 1046">Mains drainage</td> <td data-bbox="699 1023 727 1052"><input type="checkbox"/></td> <td data-bbox="874 1010 1129 1061"><input type="text"/></td> </tr> <tr> <td data-bbox="181 1106 304 1135">Telephone</td> <td data-bbox="699 1113 727 1142"><input type="checkbox"/></td> <td data-bbox="874 1099 1129 1151"><input type="text"/></td> </tr> <tr> <td data-bbox="181 1196 424 1225">Cable TV or satellite</td> <td data-bbox="699 1202 727 1232"><input type="checkbox"/></td> <td data-bbox="874 1189 1129 1240"><input type="text"/></td> </tr> <tr> <td data-bbox="181 1285 304 1314">Broadband</td> <td data-bbox="699 1292 727 1321"><input type="checkbox"/></td> <td data-bbox="874 1279 1129 1330"><input type="text"/></td> </tr> </tbody> </table>	Services	Connected	Supplier	Gas or liquid petroleum gas	<input checked="" type="checkbox"/>	Scottish Power	Water mains or private water supply	<input checked="" type="checkbox"/>	<input type="text"/>	Electricity	<input checked="" type="checkbox"/>	<input type="text"/>	Mains drainage	<input type="checkbox"/>	<input type="text"/>	Telephone	<input type="checkbox"/>	<input type="text"/>	Cable TV or satellite	<input type="checkbox"/>	<input type="text"/>	Broadband	<input type="checkbox"/>	<input type="text"/>	
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Cable TV or satellite	<input type="checkbox"/>	<input type="text"/>																								
Broadband	<input type="checkbox"/>	<input type="text"/>																								
b.	Is there a septic tank system at your property?	No																								
	If you have answered yes, please answer the two questions below:																									
	(i) Do you have appropriate consents for the discharge from your septic tank?	Please select																								
	(ii) Do you have a maintenance contract for your septic tank?	Please select																								
	If you have answered yes, please give details of the company with which you have a maintenance contract:																									
	<input type="text"/>																									

# property questionnaire

11.	Responsibilities for shared or common areas	
a.	<p>Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?</p> <p>If you have answered <u>yes</u>, please give details:</p> <div data-bbox="161 483 1102 663" style="border: 1px solid black; height: 80px; width: 100%;"></div>	No
b.	<p>Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?</p> <p>If you have answered <u>yes</u>, please give details:</p> <div data-bbox="161 869 1102 1048" style="border: 1px solid black; height: 80px; width: 100%;"></div>	No
c.	<p>Has there been any major repair or replacement of any part of the roof during the time you have owned the property?</p>	No
d.	<p>Do you have the right to walk over any of your neighbours' property - for example to put out your rubbish bin or to maintain your boundaries?</p> <p>If you have answered <u>yes</u>, please give details:</p> <div data-bbox="161 1379 1102 1559" style="border: 1px solid black; padding: 5px;"> <p>via pathway and drive of number 12</p> </div>	Yes
e.	<p>As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?</p> <p>If you have answered <u>yes</u>, please give details:</p> <div data-bbox="161 1794 1102 1973" style="border: 1px solid black; height: 80px; width: 100%;"></div>	No



# property questionnaire

f.	<p>As far as you are aware, is there a public right of way across any part of your property (public right of way is a way over privately-owned)?</p> <p><u>If you have answered yes</u>, please give details:</p> <div data-bbox="193 405 1134 577" style="border: 1px solid black; height: 77px; width: 590px;"></div>	<p>No</p>
12.	<p><b>Charges associated with your property</b></p>	
a.	<p>Is there a factor or property manager for your property?</p> <p><u>If you have answered yes</u>, please provide the name and address, and give details of any deposit held and approximate charges:</p> <div data-bbox="193 869 1123 1041" style="border: 1px solid black; height: 77px; width: 583px;"></div>	<p>No</p>
b.	<p>Is there a common buildings insurance policy?</p> <p><u>If you have answered yes</u>, is the cost of the insurance included in your monthly/annual factor's charges?</p>	<p>No</p> <p><b>Please select</b></p>
c.	<p>Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.</p> <div data-bbox="193 1464 1110 1637" style="border: 1px solid black; height: 77px; width: 575px;"></div>	

# property questionnaire

13.	Specialist works	
a.	<p>As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?            If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property:</p> <div data-bbox="151 492 1101 672" style="border: 1px solid black; height: 80px; width: 100%;"></div>	No
b.	<p>As far as you were aware, has any preventative work for dry rot, wet rot, or damp, ever been carried out to your property?            If you have answered yes, please give details:</p> <div data-bbox="151 884 1101 1064" style="border: 1px solid black; height: 80px; width: 100%;"></div>	No
c.	<p>If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?            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. Guarantees are held by:</p> <div data-bbox="159 1433 1109 1534" style="border: 1px solid black; height: 45px; width: 100%;"></div>	N/A

# property questionnaire

14.	<b>Guarantees</b>	
a.	<p>Are there any guarantees or warranties for any of the following:</p> <ul style="list-style-type: none"> <li>(i) Electrical work</li> <li>(ii) Roofing</li> <li>(iii) Central heating</li> <li>(iv) National House Building Council (NHBC)</li> <li>(v) Damp course</li> <li>(vi) Any other work or installations (for example, cavity wall insulation, underpinning, indemnity policy)</li> </ul>	<p>Don't Know</p> <p>Don't Know</p> <p>Don't Know</p> <p>Don't Know</p> <p>Don't Know</p> <p>Don't Know</p>
b.	<p>If you have answered yes or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):</p> <div data-bbox="172 936 1114 1115" style="border: 1px solid black; height: 80px; width: 100%;"></div>	
c.	<p>Are there any outstanding claims under any of the guarantees listed above?</p> <p><u>If you have answered yes</u>, please give details:</p> <div data-bbox="172 1339 1114 1518" style="border: 1px solid black; height: 80px; width: 100%;"></div>	<p>No</p>
15.	<b>Boundaries</b>	
	<p>So far as you are aware, has any boundary of your property been moved in the last 10 years?</p> <p><u>If you have answered yes</u>, please give details:</p> <div data-bbox="172 1787 1114 1966" style="border: 1px solid black; height: 80px; width: 100%;"></div>	<p>No</p>

# property questionnaire

16.	Notices that affect your property	
a.	<p>In the past three years have you ever received a notice: advising that the owner of a neighbouring property has made a planning application?</p>	No
b.	that affects your property in some other way?	No
c.	<p>that requires you to do any maintenance, repairs or improvements to your property?</p> <p><u>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.</u></p>	No

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

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

Signature(s):

\_\_\_\_\_

Date:

13/4/17