

"THE NATIONAL PROPERTY SERVICE"



Shepherd Chartered Surveyors



8D HIGH STREET
JEDBURGH
TD8 6AG



Energy performance certificate



Energy Performance Certificate (EPC)

8D HIGH STREET, JEDBURGH, TD8 6AG

Dwelling type: Top-floor maisonette
Date of assessment: 28 April 2015
Date of certificate: 30 April 2015
Total floor area: 84 m²

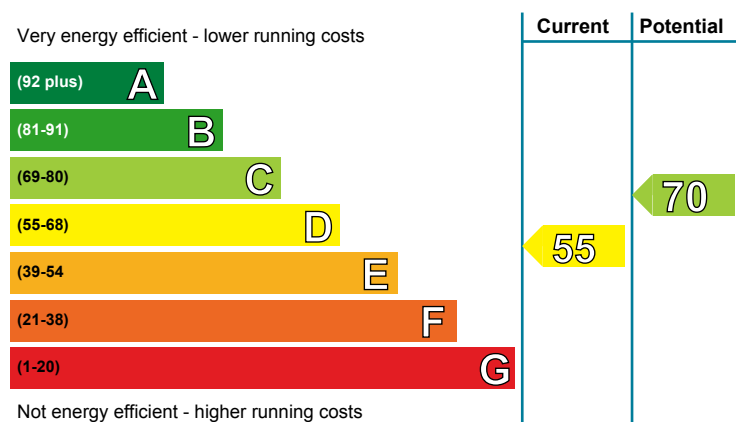
Reference number: 2386-1000-3204-3715-2900
Type of assessment: RdSAP, existing dwelling
Primary Energy Indicator: 388 kWh/m²/year
Main heating and fuel: Boiler and radiators, mains gas

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 CO₂ emissions by improving your home

Estimated energy costs for your home for 3 years*	£3,783	See your recommendations report for more information
Over 3 years you could save*	£1,269	

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

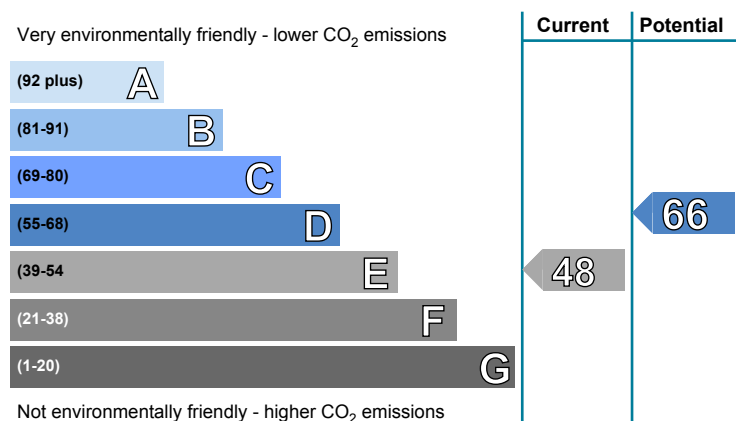


Energy Efficiency Rating

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.

Based on calculated energy use of **388 kWh/m²/yr**, your current rating is **band D (55)**. The average rating for a home in Scotland is **band D (61)**.

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



Environmental Impact (CO₂) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO₂) emissions. The higher the rating, the less impact it has on the environment.

Based on calculated emissions of **5 kg CO₂/m²/yr**, your current rating is **band E (48)**. The average rating for a home in Scotland is **band D (59)**.

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

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

Recommended measures	Indicative cost	Typical savings over 3 years	Available with Green Deal
1 Internal or external wall insulation	£4,000 - £14,000	£192	✓
2 Draughtproofing	£80 - £120	£36	✓
3 Low energy lighting	£40	£132	

A full list of recommended improvement measures for your home, together with more information on potential cost and savings and advice to help you carry out improvements can be found in your recommendations report.



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

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

Summary of the energy performance related features of this home

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

Element	Description	Energy Efficiency	Environmental
Walls	Sandstone or limestone, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
	Solid brick, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
Roof	Roof room(s), no insulation (assumed)	★★☆☆☆	★★☆☆☆
Floor	(another dwelling below)	—	—
Windows	Some double glazing	★★☆☆☆	★★☆☆☆
Main heating	Boiler and radiators, mains gas	★★★★☆	★★★★☆
Main heating controls	Programmer, room thermostat and TRVs	★★★★☆	★★★★☆
Secondary heating	None	—	—
Hot water	From main system	★★★★☆☆	★★★★☆☆
Lighting	No low energy lighting	★☆☆☆☆	★☆☆☆☆

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, CO₂ emissions, running costs and the savings possible from making improvements.

The impact of your home on the environment

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

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 5.7 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 2.1 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	£2,901 over 3 years	£1,977 over 3 years	
Hot water	£552 over 3 years	£369 over 3 years	
Lighting	£330 over 3 years	£168 over 3 years	
Totals	£3,783	£2,514	

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 Internal or external wall insulation	£4,000 - £14,000	£64	D 57	E 50	✓
2 Draughtproofing	£80 - £120	£12	D 58	E 51	✓
3 Low energy lighting for all fixed outlets	£40	£44	D 59	E 52	
4 Replace boiler with new condensing boiler	£2,200 - £3,000	£261	D 68	D 64	✓
5 Replace single glazed windows with low-E double glazed windows	£3,300 - £6,500	£42	C 70	D 66	✓

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

- 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.

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 Internal or external wall insulation

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

2 Draughtproofing

Fitting draughtproofing, strips of insulation around windows and doors, will improve the comfort in the home. A contractor can be employed but draughtproofing can be installed by a competent DIY enthusiast.

3 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.

4 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.

5 Double glazed windows

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

Low and zero carbon energy sources

Low and zero carbon (LZC) energy sources are sources of energy that release either very little or no carbon dioxide into the atmosphere when they are used. Installing these sources may help reduce energy bills as well as cutting carbon.

LZC energy sources present: There are none provided for this home

Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	13,270	(149)	N/A	(1,014)
Water heating (kWh per year)	2,723			

Addendum

This dwelling has stone walls and so requires further investigation to establish whether these walls are of cavity construction and to determine which type of wall insulation is best suited.

About this document

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

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

Assessor's name:	Mr. Michael Rutherford
Assessor membership number:	EES/016130
Company name/trading name:	J & E Shepherd
Address:	74 High Street Galashiels TD1 1SQ
Phone number:	01896 750150
Email address:	m.rutherford@shepherd.co.uk
Related party disclosure:	No related party

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

Use of this energy performance information

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

Opportunity to benefit from a Green Deal on this property

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

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

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

To find out more, visit www.greenerscotland.org or call 0808 808 2282.



Scottish Single Survey



Single Survey

survey report on:

Property address	8D High Street Jedburgh TD8 6AG
Customer	Mrs C Kerr
Customer address	8D High Street Jedburgh TD8 6AG
Prepared by	J & E Shepherd
Date of inspection	28th April 2015



Tel: 0845 263 7995

www.shepherd.co.uk

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 Property¹.

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

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

1.2 THE REPORT

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

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

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

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

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

Terms and Conditions

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

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional advisor or Lender, they will prepare a Transcript Mortgage Valuation Report for Lending Purposes on terms and conditions to be agreed between the Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report² will be from information contained in the Report and the generic Mortgage Valuation Report.

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

1.6 INTELLECTUAL PROPERTY

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

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

1.9 PRECEDENCE

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

1.10 DEFINITIONS

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

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

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

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

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

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

WARNING:

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

1. Information and scope of inspection

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

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

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

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

Description	A purpose built second and attic floor flat within a three storey plus attic block containing six residential units and commercial premises at ground floor level.
Accommodation	SECOND FLOOR: Entrance Hallway, Living Room, Kitchen/Diner, Bathroom with WC and Wash Hand Basin. ATTIC FLOOR: Landing, 2 Bedrooms.
Gross internal floor area (m²)	84 sqm or thereby.
Neighbourhood and location	The subjects are situated in an established area of mixed residential and commercial uses lying within the town of Jedburgh where all local amenities are readily available.
Age	Built approximately 120 years ago, however, we understand the property has been altered at later dates to provide the current accommodation.
Weather	The weather at the time of inspection was overcast with showers. The report should be read in the context of these weather conditions.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate. Chimney stacks are of stone construction part externally rendered.
Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate. Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally. Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as

	being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so. The roof over the subject property is of traditional pitched timber construction finished in slate and with a metal clad ridge. There is no access to any roof void area as this has been built into to provide attic floor accommodation.
Rainwater fittings	Visually inspected with the aid of binoculars where appropriate. Rainwater fittings are of cast iron construction.
Main walls	Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected. Main walls are of traditional solid stone construction.
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. The main door to the property is of timber panel construction. Windows are a mixture of the original single glazed sash and case style units in timber frames and replacement double glazed velux style units in timber frames.
External decorations	Visually inspected. There is a painted finish to external joinery and cast iron rainwater goods.
Conservatories / porches	Not applicable.
Communal areas	Circulation areas visually inspected. There is a communal hallway and stairwell accessing this and neighbouring properties within the block. This area consists of masonry floor finishes and stairs with metal railings. Plastered finishes to wall and ceiling surfaces. A timber access door and double glazed window. There is a communal vennel allowing access to the side and rear of the property.

Single Survey

Garages and permanent outbuildings	Not applicable.
Outside areas and boundaries	Not applicable.
Ceilings	Visually inspected from floor level. The ceilings are of plasterboard construction.
Internal walls	Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate. The internal walls and partitions are of plasterboard construction.
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 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. Flooring throughout the property is of suspended timber construction.
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 a flush fitting timber variety along with timber skirtings and door facings. There is a timber staircase linking the second floor hallway with attic floor landing. There is a range of fitted wall and base units provided within the kitchen.
Chimney breasts and fireplaces	Visually inspected. No testing of the flues or fittings was carried out. There is a fireplace within the living room serving an enclosed gas fire to back boiler.

Single Survey

Internal decorations	Visually inspected. There is a painted finish to internal wall and ceiling surfaces along with tiled areas within the kitchen and bathroom. Internal joinery has a painted finish.
Cellars	Not applicable.
Electricity	Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on. There is a mains supply of electricity to the property with the electricity meter and circuit breaker distribution board 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 on. There is a mains gas supply to the property. The location of the gas meter could not be confirmed at the time of inspection.
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. There is a mains water supply to the property with the pipework, where visible, found to be of a PVC type. There is a range of sanitary ware provided within the bathroom consisting of a bath, WC and wash hand basin.
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. The property has the benefit of a gas fired central heating system provided by means of a Baxi Bermuda SL2 back boiler to panelled radiators. This provides domestic hot water to the property although this can be supplemented by means of an electric immersion heater fitted to the insulated hot water tank.

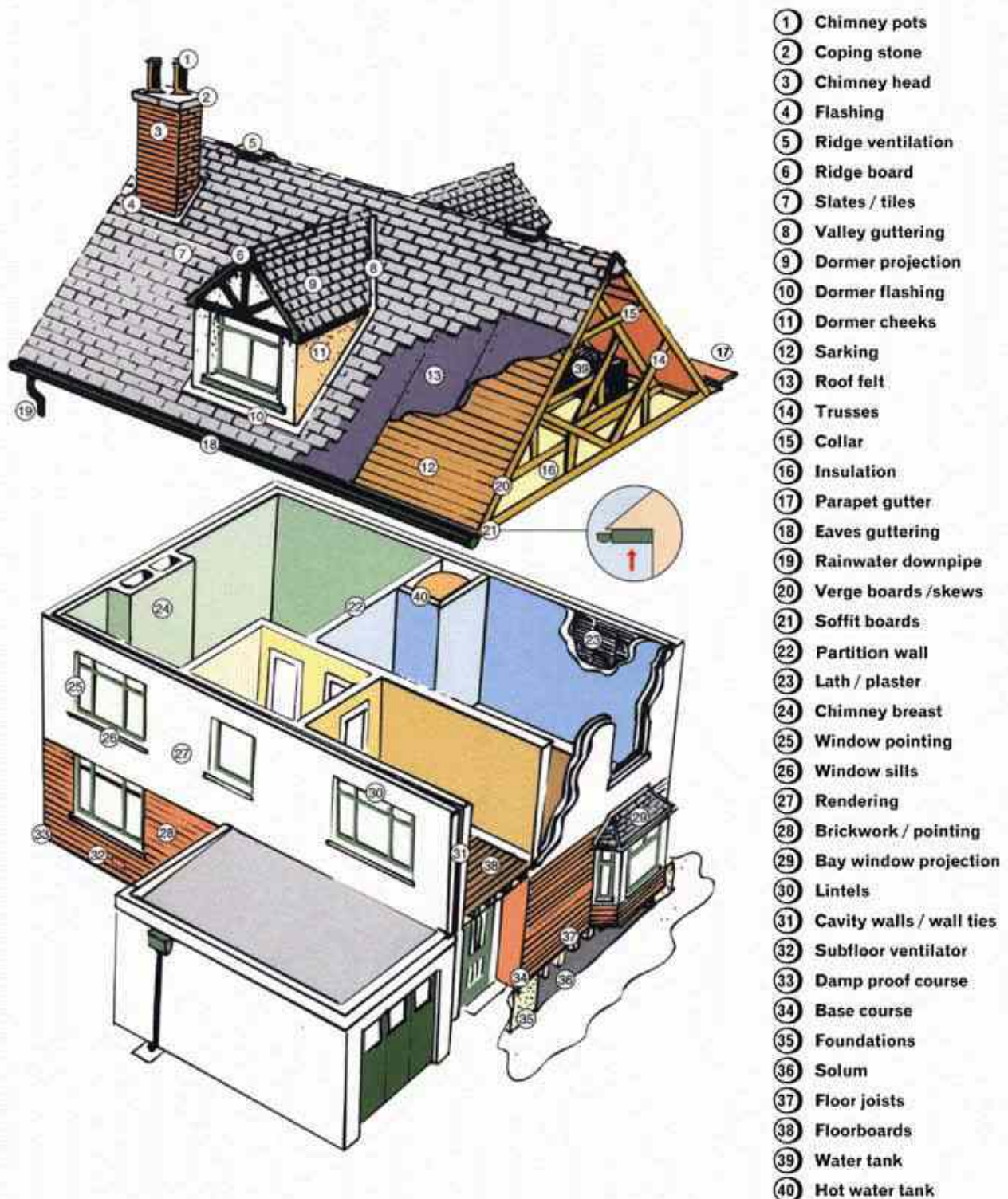
Single Survey

Drainage	Drainage covers etc. were not lifted. Neither drains nor drainage systems were tested. All foul and surface water drainage is presumed to be to the main public sewer.
Fire, smoke and burglar alarms	Visually inspected. No tests whatsoever were carried out to the system or appliances. Smoke alarms were noted within the property. The property has the benefit of an entry phone system.
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. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation. 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 subjects were occupied at the time of inspection. The subjects were fully furnished at the time of inspection. Floor coverings were in place within all apartments at the time of inspection. No access was possible to any roof void area as this has been built into to provide attic floor accommodation. No access was available to sub-floor areas as at date of inspection. No access was afforded beneath/behind the sanitary fittings and/or the base and wall units to the kitchen at the time of inspection. Only a limited view of the roof elevation was possible due to the built up nature of the site. Only limited access was available to some cupboard areas due to the presence of stored goods. The subjects form part of a block of flats and it has been assumed that maintenance/repair costs of the common parts of the building will be shared on an equitable basis with adjoining properties. It is therefore assumed that the cost of repairs detailed within the report will be apportioned accordingly although exact liability should be confirmed. The rising water main to the subject property was unseen at the time of inspection.

Single Survey

	An inspection for Japanese Knotweed was not carried out. This is a plant which is subject to control regulation, is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. It is therefore assumed that there is no Japanese Knotweed within the boundaries of the property or its neighbouring property. Identification of Japanese Knotweed is best undertaken by a specialist contractor. If it exists removal must be undertaken in a controlled manner by specialist contractors. This can prove to be expensive.
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Sectional Diagram showing elements of a typical house



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

Single Survey

2. Condition

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

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



Structural movement

Repair category	1
Notes	There was some evidence of past structural movement noted in the form of uneven flooring internally. On the basis of our single inspection this would appear to be historic in nature and non progressive.



Dampness, rot and infestation

Repair category	1
Notes	No evidence of dampness, rot or infestation was noted by us during the course of our single visual and non disruptive inspection.



Chimney stacks

Repair category	1
Notes	No significant defects noted.



Roofing including roof space

Repair category	1
Notes	No significant defects noted.



Rainwater fittings

Repair category	2
Notes	There was evidence of leaking to rainwater goods in the form of vegetation growth and staining to the walls behind.

Single Survey



Main walls

Repair category	1
Notes	Weathered stonework noted.



Windows, external doors and joinery

Repair category	1
Notes	No significant defects noted.



External decorations

Repair category	1
Notes	No significant defects noted.



Conservatories/porches

Repair category	-
Notes	Not applicable.



Communal areas

Repair category	1
Notes	Hairline plaster cracking noted to wall and ceiling surfaces.



Garages and permanent outbuildings

Repair category	-
Notes	Not applicable.



Outside areas and boundaries

Repair category	-
Notes	Not applicable.

Single Survey



Ceilings

Repair category	1
Notes	Hairline plaster cracking and popped screw heads noted.



Internal walls

Repair category	1
Notes	No significant defects noted.



Floors including sub-floors

Repair category	1
Notes	No significant defects noted, however, loose floorboards were evident within the property.



Internal joinery and kitchen fittings

Repair category	1
Notes	No significant defects noted.



Chimney breasts and fireplaces

Repair category	1
Notes	No significant defects noted.



Internal decorations

Repair category	1
Notes	No significant defects noted.



Cellars

Repair category	-
Notes	Not applicable.

Single Survey



Electricity

Repair category	1
Notes	The Institute of Engineering and Technology recommends that inspections and testing are undertaken at least every 10 years and on a change of occupancy. It should be appreciated that only the most recently constructed or rewired properties will have installations which fully comply with IET.



Gas

Repair category	1
Notes	The trade body governing gas installations currently advise that these should be tested, prior to a change of occupancy and, thereafter at least once per year, by a Gas Safe Registered Contractor.



Water, plumbing and bathroom fittings

Repair category	1
Notes	No significant defects noted.



Heating and hot water

Repair category	1
Notes	No significant defects noted.



Drainage

Repair category	1
Notes	No significant defects noted.

Single Survey

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

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

Single Survey

3. Accessibility information

Guidance notes on accessibility information

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

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

Unrestricted parking within 25 metres:

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

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

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer

Where defects or repairs have been identified within this report it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialists or contractors 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.

Our valuation presumes there are no additional repayments levied via the utility bill in respect of energy efficiency measures funded by the Green Deal. At present there is limited market evidence to demonstrate whether Green Deal funding has an impact on value or future saleability.

It is assumed that all alterations, additions and/or extensions to the property have received all necessary town planning and building authority approval (Building Warrants) and that the Completion Certificate or documentation are available.

It is assumed that the central heating system has been properly installed, updated and maintained to meet with all current regulations and standards with particular regard to fluing and ventilation requirements. (As a precautionary measure the entire system should be checked over by a CORGI registered heating engineer).

All flue linings should be checked, repaired if necessary and swept prior to the fires being reused.

Rights of Access, Land Ownership and Maintenance Liability should be confirmed through an inspection of the Title Deeds.

The property is in a Conservation Area and as such the cost of repair or reinstatement works are likely to be higher than normal. Estimates for all works should be obtained prior to purchase. Any works considered necessary will require to be carried out in consultation with the Local Authority Planning Department and Historic Scotland. The subjects form part of a block of flats and it has been assumed that maintenance/repair costs of the common parts of the building will be shared on an equitable basis with adjoining properties. It is therefore assumed that the cost of repairs detailed within the report will be apportioned accordingly although exact liability should be confirmed.

The road and footpath adjoining the site are made up and are assumed to be adopted by the Local Authority.

There is a communal hallway and stairwell accessing this and neighbouring properties within the block with a communal vennel allowing access to the side and rear of the property. The ownership and maintenance liabilities over these areas should be confirmed by your conveyancer.

Estimated reinstatement cost for insurance purposes

For reinstatement cost assessment purposes it is recommended that the subjects be insured for a sum not less than £190,000 (ONE HUNDRED AND NINETY THOUSAND POUNDS STERLING).

Single Survey

Valuation and market comments

Having considered matters, taking account all our general observation on site, we are of the opinion that the current market value of the subjects in their present condition and with the benefit of full vacant possession maybe fairly stated in the capital sum of £87,000 (EIGHTY SEVEN THOUSAND POUNDS STERLING).

Signed

Security Print Code [400928 = 5784]
Electronically signed

Report author

Michael Rutherford

Company name

J & E Shepherd

Address

70 High Street, Galashiels, TD1 1SQ

Date of report

6th May 2015

Mortgage Valuation Report



Tel: 0845 263 7995

www.shepherd.co.uk

Property Address

Address 8D High Street, Jedburgh, TD8 6AG
Seller's Name Mrs C Kerr
Date of Inspection 28th April 2015

Property Details

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

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

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

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

Approximate Year of Construction

Tenure

☒ Absolute Ownership ☐ Leasehold Ground rent £ Unexpired years

Accommodation

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

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

Residential Element (greater than 40%) ☒ Yes ☐ No

Garage / Parking / Outbuildings

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

Permanent outbuildings:

None.

Mortgage Valuation Report

Construction

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

Special Risks

Has the property suffered structural movement? ☒ Yes ☐ No

If Yes, is this recent or progressive? ☐ Yes ☒ No

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

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

Service Connections

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

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

Brief description of Central Heating:

Gas fired back boiler to panelled radiators.

Site

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

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

Location

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

Planning Issues

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

If Yes provide details in General Remarks.

Roads

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

Mortgage Valuation Report

General Remarks

At the time of inspection the property was found to be in serviceable condition having regard to its age and character. The valuation below reflects that there is wear and tear to some items and that maintenance, repair or upgrading will be required.

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 contractors 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.

Our valuation presumes there are no additional repayments levied via the utility bill in respect of energy efficiency measures funded by the Green Deal. At present there is limited market evidence to demonstrate whether Green Deal funding has an impact on value or future saleability.

It is assumed that all alterations, additions and/or extensions to the property have received all necessary town planning and building authority approval (Building Warrants) and that the Completion Certificate or documentation are available.

It is assumed that the central heating system has been properly installed, updated and maintained to meet with all current regulations and standards with particular regard to fluing and ventilation requirements. (As a precautionary measure the entire system should be checked over by a CORGI registered heating engineer).

All flue linings should be checked, repaired if necessary and swept prior to the fires being reused.

Rights of Access, Land Ownership and Maintenance Liability should be confirmed through an inspection of the Title Deeds.

The property is in a Conservation Area and as such the cost of repair or reinstatement works are likely to be higher than normal. Estimates for all works should be obtained prior to purchase. Any works considered necessary will require to be carried out in consultation with the Local Authority Planning Department and Historic Scotland. The subjects form part of a block of flats and it has been assumed that maintenance/repair costs of the common parts of the building will be shared on an equitable basis with adjoining properties. It is therefore assumed that the cost of repairs detailed within the report will be apportioned accordingly although exact liability should be confirmed.

The road and footpath adjoining the site are made up and are assumed to be adopted by the Local Authority.

There is a communal hallway and stairwell accessing this and neighbouring properties within the block with a communal vennel allowing access to the side and rear of the property. The ownership and maintenance liabilities over these areas should be confirmed by your conveyancer.

There is evidence of settlement/movement having affected the building reflected by uneven flooring internally. On the basis of a single inspection this movement appears long standing with no evidence of recent movement apparent.

The original cast iron gutters and downpipes are clearly defective and replacement is advised. Leaking gutters and downpipes can result in damp penetration to the main fabric and lead to serious timber damage/structural problems.

Mortgage Valuation Report

Essential Repairs

None.

Estimated cost of essential repairs £

Retention recommended? ☐ Yes ☒ No

Amount £

Mortgage Valuation Report

Comment on Mortgageability

The property forms suitable security for mortgage purposes subject to the specific lending criteria of any mortgage provider.

Valuations

Market value in present condition £ 87,000
Market value on completion of essential repairs £
Insurance reinstatement value £ 190,000
(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)
Is a reinspection necessary? ☐ Yes ☒ No

Buy To Let Cases

What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis? £ 375-475
Is the property in an area where there is a steady demand for rented accommodation of this type? ☒ Yes ☐ No

Declaration

Signed Security Print Code [400928 = 5784]
Electronically signed by:-
Surveyor's name Michael Rutherford
Professional qualifications MRICS
Company name J & E Shepherd
Address 70 High Street, Galashiels, TD1 1SQ
Telephone 01896 750150
Fax 01896 750101
Report date 6th May 2015



Property Questionnaire





property questionnaire

Property address	8d High Street Jedburgh TD8 6AG
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Seller(s)	MRS C K KERR
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Completion date of property questionnaire	20th April 2015
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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? <i>since Dec 2007</i>	
2.	Council tax	
	Which Council Tax band is your property in? (Please tick one) ☐ A ☒ B ☐ C ☐ D ☐ E ☐ F ☐ G ☐ H	
3.	Parking	
	What are the arrangements for parking at your property? (Please tick all that apply) • Garage ☐ • Allocated parking space ☐ • Driveway ☐ • Shared parking ☒ <i>Rear public car park</i> • On street ☒ • Resident permit ☐ • Metered parking ☐ • Other (please specify):	
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)?	☐ Yes ☐ No ☒ Don't know

property questionnaire

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)?	☐ Yes ☒ 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)? <u>If you have answered yes</u>, please describe below the changes which you have made:	☐ Yes ☒ No
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work? If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking. If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:	☐ Yes ☐ No
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property? <u>If you have answered yes</u>, please answer the three questions below:	☐ Yes ☒ No
	(i) Were the replacements the same shape and type as the ones you replaced?	☐ Yes ☐ No
	(ii) Did this work involve any changes to the window or door openings?	☐ Yes ☐ No
	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed): Please give any guarantees which you received for this work to your solicitor or estate agent.	

property questionnaire

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). <u>If you have answered yes or partial</u> – what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air). <u>If you have answered yes</u>, please answer the three questions below: (i) When was your central heating system or partial central heating system installed? <i>when the flat was built - late 80's ?</i> (ii) Do you have a maintenance contract for the central heating system? If you have answered yes, please give details of the company with which you have a maintenance contract: <i>Don't have a written contract, but is maintained by Cain Dickson Gas Services - my father.</i> (iii) When was your maintenance agreement last renewed? (Please provide the month and year).	☒ Yes ☐ No ☐ Partial
8.	Energy Performance Certificate	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	☐ Yes ☒ 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? <u>If you have answered yes</u>, is the damage the subject of any outstanding insurance claim?	☐ Yes ☒ No ☐ Yes ☐ No
b.	Are you aware of the existence of asbestos in your property? <u>If you have answered yes</u>, please give details:	☐ Yes ☒ No

property questionnaire

10. Services

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

Services	Connected	Supplier
Gas or liquid petroleum gas	✓	1st utility
Water mains or private water supply	✓	Scottish water
Electricity	✓	1st utility
Mains drainage	✓	Scottish water
Telephone	✓	BT
Cable TV or satellite	✓	sky
Broadband	✓	BT

b. Is there a septic tank system at your property?

☐ Yes

If you have answered yes, please answer the two questions below:

☒ No

(i) Do you have appropriate consents for the discharge from your septic tank?

☐ Yes

☐ No

☐ Don't Know

(ii) Do you have a maintenance contract for your septic tank?

☐ Yes

If you have answered yes, please give details of the company with which you have a maintenance contract:

☐ No

property questionnaire

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? <u>If you have answered yes, please give details:</u>	☐ Yes ☒ No ☐ Don't Know
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas? <u>If you have answered yes, please give details:</u> Roof - cost would be split between 8A-8F & simply Scottish	☒ Yes ☐ No ☐ Not applicable
c.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	☐ Yes ☒ No
d.	Do you have the right to walk over any of your neighbours' property — for example to put out your rubbish bin or to maintain your boundaries? <u>If you have answered yes, please give details:</u>	☐ Yes ☐ No 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? <u>If you have answered yes, please give details:</u>	☐ Yes ☐ No 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.) <u>If you have answered yes, please give details:</u>	☐ Yes ☐ No N/A
12.	Charges associated with your property	
a.	Is there a factor or property manager for your property? <u>If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:</u>	☐ Yes ☒ No

property questionnaire

b.	Is there a common buildings insurance policy? If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	☐ Yes ☒ No ☐ Don't Know ☐ Yes ☐ No ☐ Don't Know
c.	Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.	
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? <u>If you have answered yes</u>, 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.	☐ Yes ☒ No
b.	As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property? <u>If you have answered yes</u>, please give details:	☐ Yes ☒ No
c.	<u>If you have answered yes</u> to 13(a) or (b), do you have any guarantees relating to this work? <u>If you have answered yes</u>, 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 <u>please write below who has these documents</u> 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:	☐ Yes ☐ No

property questionnaire

14.	Guarantees					
a.	Are there any guarantees or warranties for any of the following:					
		No	Yes	Don't know	With title deeds	Lost
(i)	Electrical work	☒	☐	☐	☐	☐
(ii)	Roofing	☒	☐	☐	☐	☐
(iii)	Central heating	☒	☐	☐	☐	☐
(iv)	National House Building Council (NHBC)	☒	☐	☐	☐	☐
(v)	Damp course	☒	☐	☐	☐	☐
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	☒	☐	☐	☐	☐
b.	If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):					
c.	Are there any outstanding claims under any of the guarantees listed above? If you have answered yes, please give details:				☐ Yes ☒ No	
15.	Boundaries					
	So far as you are aware, has any boundary of your property been moved in the last 10 years? If you have answered yes, please give details:				☐ Yes ☒ No ☐ Don't know	

property questionnaire

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? <i>5-7 High Street, opposite.</i>	☒ Yes ☐ No
b.	that affects your property in some other way?	☐ Yes ☒ No
c.	that requires you to do any maintenance, repairs or improvements to your property?	☐ Yes ☒ No
<u>If you have answered yes to any of a-c above, 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>		

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) : _____

Chiriel Ken

Date: 20.4.15

Shepherd Offices

Aberdeen: 01224 202800
Ayr: 01292 267987
Coatbridge: 01236 436561
Cumbernauld: 01236 780000
Dumbarton: 01389 731682
Dumfries: 01387 264333
Dundee: 01382 200454

Dunfermline: 01383 722337
East Kilbride: 01355 248535
Edinburgh: 0131 2251234
Falkirk: 01324 635999
Fraserburgh: 01346 517456
Forfar: 01307 466100
Galashiels: 01896 750150
Glasgow: 0141 3532080

Glasgow (Southside): 0141 649 8020
Greenock: 01475 730717
Hamilton: 01698 897548
Inverness: 01463 712239
Kilmarnock: 01563 520318
Kirkcaldy: 01592 205442
Livingston: 01506 416777
Montrose: 01674 676768

Motherwell: 01698 252229
Musselburgh: 0131 6533456
Paisley: 0141 8898334
Perth: 01738 638188
Peterhead: 01779 470766
Saltcoats: 01294 464228
St Andrews: 01334 477773
Stirling: 01786 450438



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