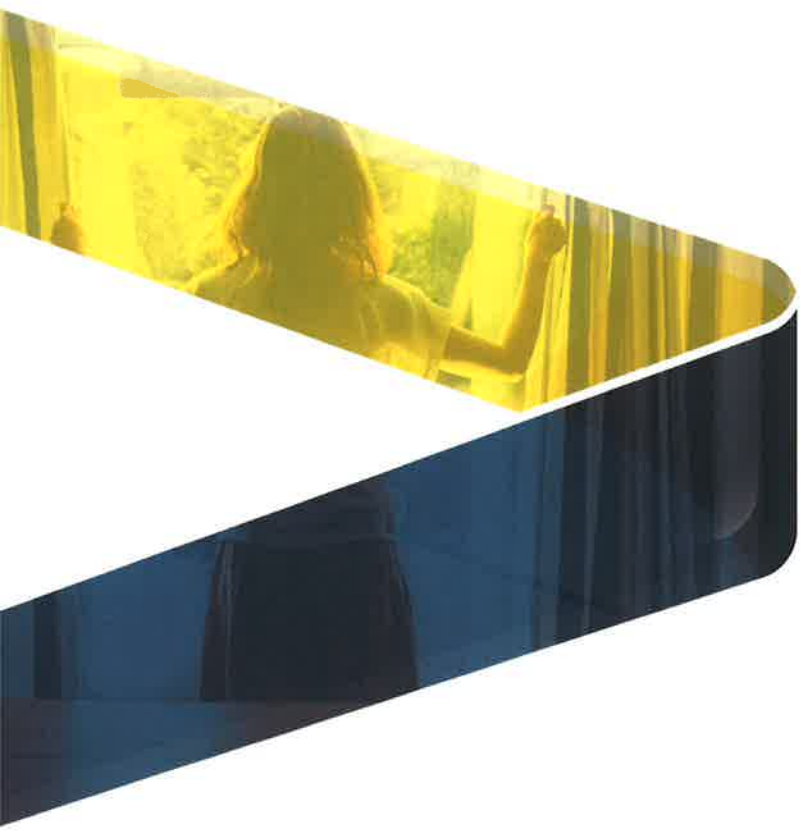
HOME REPORT



DM HALL
CHARTERED SURVEYORS

Home Report

Property: **Flat D, 38**
Union Street
Montrose
Angus
DD10 8PY

Prepared for: **June Evans**

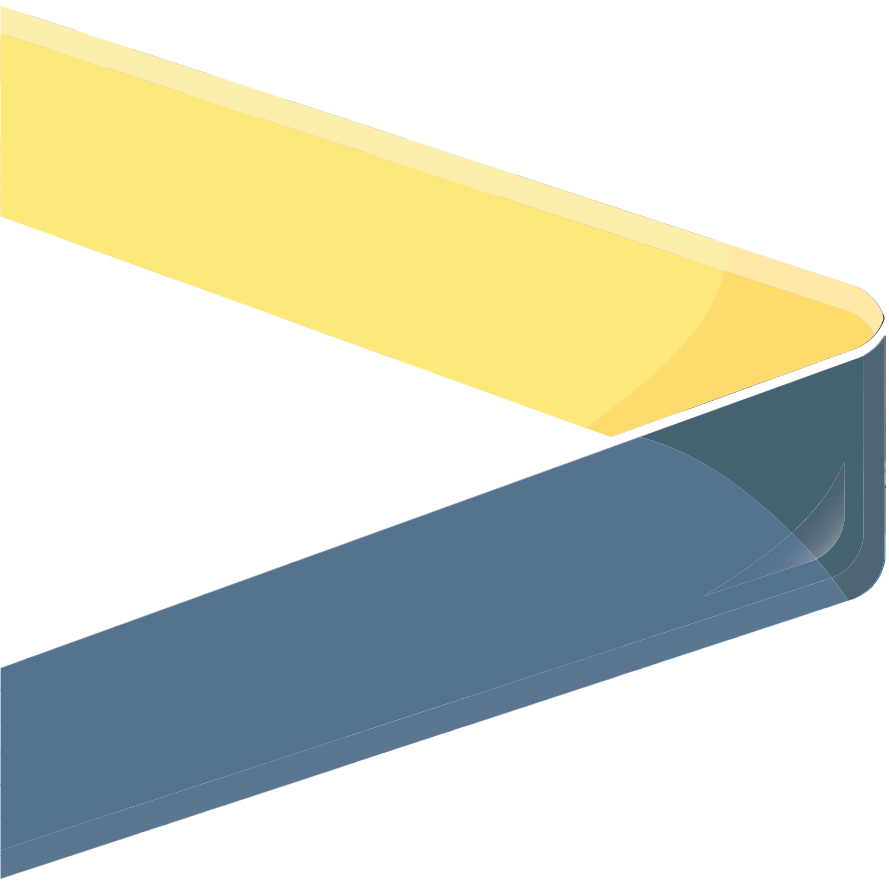
Prepared by: **Mark Smith**

Report reference: **2067065-1-2**

Date of Report: **07/04/2026**

This Home Report is subject to the standard terms and conditions of DM Hall.
These are included within your Home Report.

ENERGY PERFORMANCE CERTIFICATE



DM HALL
CHARTERED SURVEYORS

Energy Performance Certificate (EPC)

Dwellings

Scotland

38D UNION STREET, MONTROSE, DD10 8PY

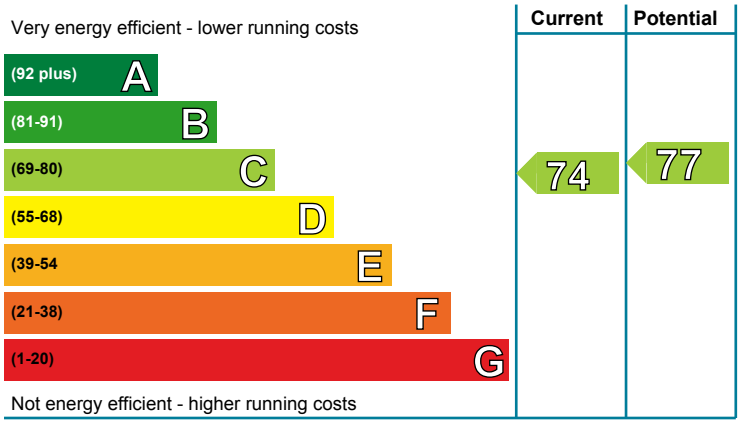
Dwelling type:	Mid-floor flat	**Reference number:**	0110-2893-8040-2106-6331
Date of assessment:	07 April 2026	**Type of assessment:**	RdSAP, existing dwelling
Date of certificate:	08 April 2026	**Approved Organisation:**	Elmhurst
Total floor area:	33 m²	**Main heating and fuel:**	Boiler and radiators, mains gas
Primary Energy Indicator:	180 kWh/m²/year		

You can use this document to:

- **Compare current ratings of properties to see which are more energy efficient and environmentally friendly**
- **Find out how to save energy and money and also reduce CO_2 emissions by improving your home**

Estimated energy costs for your home for 3 years*	**£1,833**	See your recommendations report for more information
Over 3 years you could save*	**£213**	

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

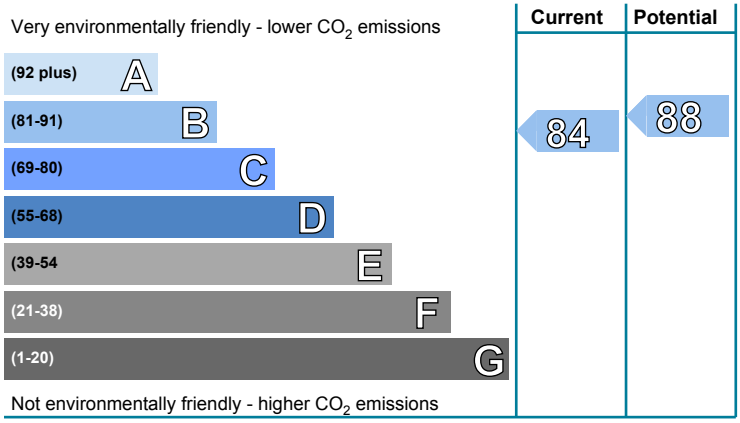


Energy Efficiency Rating

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

Your current rating is **band C (74)**. The average rating for EPCs in Scotland is **band D (61).**

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



Environmental Impact (CO_2) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO_2) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band B (84)**

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

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

Recommended measures	Indicative cost	Typical savings over 3 years
1 Internal wall insulation	£7,500 - £11,000	£213.00

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

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

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

Summary of the energy performance related features of this home

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

Element	Description	Energy Efficiency	Environmental
Walls	Sandstone, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
Roof	(another dwelling above)	—	—
Floor	(another dwelling below)	—	—
	To external air, no insulation (assumed)	—	—
Windows	Fully double glazed	★★★☆☆	★★★☆☆
Main heating	Boiler and radiators, mains gas	★★★★☆	★★★★☆
Main heating controls	Programmer, room thermostat and TRVs	★★★★☆	★★★★☆
Secondary heating	None	—	—
Hot water	From main system	★★★★☆	★★★★☆
Lighting	Good lighting efficiency	★★★★☆	★★★★☆

The energy efficiency rating of your home

Your Energy Efficiency Rating is calculated using the standard UK methodology, RdSAP. This calculates energy used for heating, hot water, lighting and ventilation and then applies fuel costs to that energy use to give an overall rating for your home. The rating is given on a scale of 1 to 100. Other than the cost of fuel for electrical appliances and for cooking, a building with a rating of 100 would cost almost nothing to run.

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO_2 emissions, running costs and the savings possible from making improvements.

The impact of your home on the environment

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

The calculated emissions for your home are 31 kg $CO_2/m^2/yr$.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 1.0 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 0.2 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	£1,104 over 3 years	£891 over 3 years	You could save £213 over 3 years
Hot water	£651 over 3 years	£651 over 3 years	
Lighting	£78 over 3 years	£78 over 3 years	
Totals	**£1,833**	**£1,620**	

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

Recommendations for improvement

The measures below will improve the energy and environmental performance of this dwelling. The performance ratings after improvements listed below are cumulative; that is, they assume the improvements have been installed in the order that they appear in the table. Further information about the recommended measures and other simple actions to take today to save money is available from the Home Energy Scotland hotline which can be contacted on 0808 808 2282. Before carrying out work, make sure that the appropriate permissions are obtained, where necessary. This may include permission from a landlord (if you are a tenant) or the need to get a Building Warrant for certain types of work.

Recommended measures		Indicative cost	Typical saving per year	Rating after improvement	
				Energy	Environment
1	Internal wall insulation	£7,500 - £11,000	£71	C 77	B 88

Choosing the right improvement package

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

energy saving trust

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

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

1 Internal wall insulation

Internal wall insulation involves adding a layer of insulation to the inside 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. Further information can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

Low and zero carbon energy sources

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

Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	2,628.58	N/A	N/A	N/A
Water heating (kWh per year)	1,660.83			

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. Mark Smith
Assessor membership number:	EES/009457
Company name/trading name:	D M Hall Chartered Surveyors LLP
Address:	Shed 26, Unit 34 City Quay Camperdown Street Dundee DD1 3JA
Phone number:	01382873100
Email address:	Mark.Smith@dmhall.co.uk
Related party disclosure:	No related party

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

Use of this energy performance information

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

Advice and support to improve this property

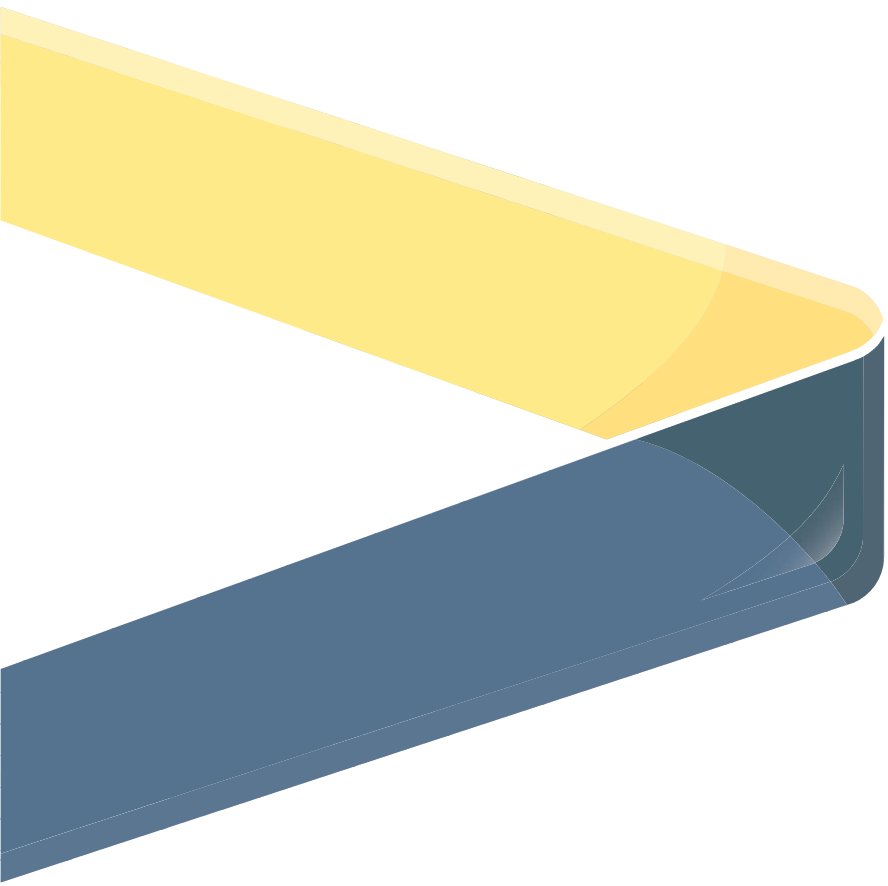
There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money.For more information, visit greenerscotland.org or contact Home Energy Scotland on 0808 808 2282.

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT

Greener Scotland
Scottish Government

SINGLE SURVEY



DM HALL
CHARTERED SURVEYORS

Schedule 1

Survey Report

Flat D, 38
Union Street
Montrose
Angus
DD10 8PY

Customer	June Evans
Date of Inspection	07/04/2026
Prepared by	Mark Smith

1. INFORMATION AND SCOPE OF INSPECTION

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

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

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

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

Description	The subjects comprise a first floor flat, forming part of a three storey end terraced building.
Accommodation	First Floor: Entrance Hall, Bathroom with WC, Lounge, Bedroom and Kitchen.
Gross internal floor area (m^2)	33 m2
Neighbourhood and location	The subjects form part of an established mixed residential area situated a short distance east of Montrose town centre. All essential amenities are available within easy reach.
Age	Built around 1900.
Weather	Dry and bright. The report should be read in this context.
Chimney stacks	There are mutual chimney stacks of brick construction with a pointed finish. The flashing details are a mixture of cement and metal sheeting. **Visually inspected with the aid of binoculars where appropriate.**
Roofing including roof space	The roof is pitched and laid in slates, incorporating tiled ridging. **Sloping roofs were visually inspected with the aid of binoculars where appropriate.**
Rainwater fittings	The rainwater fittings are of PVC. **Visually inspected with the aid of binoculars where appropriate.**
Main walls	The main walls are of solid stone construction, with the front elevation having a pointed finish, and the rear and gable/side elevations having a rendered finish. The walls are lined internally. **Visually inspected with the aid of binoculars where appropriate.**

	Foundations and concealed parts were not exposed or inspected.
Windows, external doors and joinery	The windows are of uPVC framed double glazed styles. The entrance door to the subjects is of a moulded uPVC/double glazed style. **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.**
External decorations	The external decorations are of paint. **Visually inspected.**
Conservatories/Porches	None.
Communal areas	None.
Garages and permanent outbuildings	There is no garage. Street parking only. There is a lean-to store within an exclusive area of garden ground to the rear. The store is of brick wall construction with a pointed finish, with the roof being pitched and laid in slates.
Outside areas and boundaries	The building abuts the public footpath at the front elevation. The subjects are accessed at the rear of the building, through a shared close/pend from the street, and then over a shared brick, stone and concrete staircase with metal railings. There is an exclusive area of garden ground to the rear, which is laid in a mixture of grass and stone chips, incorporating a stone slab footpath. The site boundaries to this area are defined by timber fences and a stone and brick wall.
Ceilings	The ceilings appear of plasterboard. **Visually inspected from floor level.**
Internal walls	The internal walls appear to be a mixture of brick, plastered on the hard and timber stud/plasterboard. **Visually inspected from floor level.** **Using a moisture meter, walls were randomly tested for dampness where considered appropriate.**
Floors including sub floors	The floors are of suspended timber construction. **Surfaces of exposed floors were visually inspected. No**

	carpets or floor coverings were lifted.
Internal joinery and kitchen fittings	The internal doors are of moulded timber styles. The door facings and the skirting boards are of timber groove styles. The kitchen fittings comprise floor standing and wall mounted units. **Built-in cupboards were looked into but no stored items were moved.** **Kitchen units were visually inspected excluding appliances.**
Chimney breasts and fireplaces	Any original fireplaces have been removed and the openings blocked/sealed.
Internal decorations	The ceilings are mainly finished with paint, although the kitchen and the bathroom ceilings are panelled. The walls are mainly finished with paint, although the kitchen is part clad with a splashback and the bathroom is part tiled. The internal joinery is finished with paint. **Visually inspected.**
Cellars	None.
Electricity	Mains supply. The meter and the consumer unit are boxed within the hall. **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.**
Gas	Mains supply. The meter is located within the kitchen, under the sink unit. **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.**
Water, plumbing and bathroom fittings	Mains supply. Pipework (where visible) is of copper and PVC. There is a stainless steel bowl and drainer sink unit to the kitchen fittings. There is a white bathroom suite, comprising bath with overhead electric shower unit and screen surround, wash basin and WC.

	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.**
Heating and hot water	There is a gas fired central heating system, which also provides hot water. A combi boiler is wall mounted within the kitchen. The boiler serves wall mounted radiators, most of which are fitted with thermostatic valves. The system is controlled by a smart thermostat. A redundant thermostat remains in place to the lounge. **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.**
Drainage	Drainage is to the mains sewer. **Drainage covers etc. were not lifted.** **Neither drains nor drainage systems were tested.**
Fire, smoke and burglar alarms	Legislation by the Scottish Government, which took effect from February 2022, requires all residential properties to have a system of inter-linked smoke alarms and heat detectors. Carbon monoxide detectors are also required where appropriate. Purchasers should appraise themselves of the requirements of this legislation and engage with appropriately accredited contractors to ensure compliance. **Visually inspected.** **No tests whatsoever were carried out to the system or appliances.**
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 external inspection was conducted from ground level within the site and adjoining public areas.

No roof space inspection was possible, and as a result, we cannot comment on the condition of any timbers etc contained therein.

The windows were tested at random.

The property was occupied, fully furnished and all floors were covered. Floor coverings restricted our inspection of flooring. No readily accessible hatches or loose floorboards were available to allow access to any sub floor areas.

Personal effects in cupboards and/or fitted wardrobes were not moved and restricted the inspection.

Concealed areas beneath and around bath/shower trays were not visible. Water spillage in these areas can often be discovered unexpectedly with resultant damage to concealed parts of the fabric.

Parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect.

Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered appropriate.

The systems and the services were not tested.

The inspection is not a fire or life safety risk assessment and should not be relied on as a risk assessment inspection. Further advice should be sought if a specific risk assessment of the property and building that it forms part of is required.

The report does not include an asbestos inspection. However, asbestos was widely used in the building industry until around 2000, when it became a banned substance. If the possibility of asbestos-based products has been reported within the limitations of the inspection, and you have concerns you should engage a qualified asbestos surveyor.

	Where repairs are required at height compliance with Health and Safety legislation often requires the use of scaffolding which can significantly impact on the cost of repair. Pricing repairs is out with the remit of this report, but it would be prudent to consider costs and budgeting before offering. The various trades can advise further. We have not carried out an inspection for Japanese Knotweed and unless otherwise stated, for the purposes of the valuation I have assumed that there is no Japanese Knotweed or other invasive plants within the boundaries of the property or in neighbouring properties.

▷ Sectional diagram showing elements of a typical house:



1. Chimney pots
2. Coping stone
3. Chimney head
4. Flashing
5. Ridge ventilation
6. Ridge board
7. Slates / tiles
8. Valley guttering
9. Dormer projection
10. Dormer flashing
11. Dormer cheeks
12. Sarking
13. Roof felt
14. Trusses
15. Collar
16. Insulation
17. Parapet gutter
18. Eaves guttering
19. Rainwater downpipe
20. Verge boards /skews
21. Soffit boards
22. Partiton 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 terms.

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 is evidence of some settlement/movement having affected the subjects and the building as a whole, although on the basis of single inspection this appears to be longstanding and non-progressive.

Dampness, rot and infestation



Repair category:	1
Notes	No obvious evidence of significant dampness, rot or wood boring insect infestation. Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered appropriate, and moisture levels were found to be within an acceptable range.

Chimney stacks



Repair category:	2
Notes	Brickwork to the chimney stacks is heavily weathered/spalled in places, and there are also open mortar joints. Repairs should be anticipated. Notwithstanding this, cement flashing details have been renewed at parts. A loose area of cement flashing was, however, noted to the front of a chimney stack previously serving the subjects. Ongoing maintenance and repairs should be anticipated to the flashing details to ensure they are watertight.

Roofing including roof space



Repair category:	2
Notes	There are a number of chipped/damage roof slates. There is also an accumulation of moss growth to the front slope. The roof coverings appear original and as a result, ongoing maintenance and repairs should be anticipated. Natural slates have an expected lifespan of up to 100 years or more depending on slate quality, source, thickness and cutting skill of the slate. Slates will deteriorate over time; nail fixings will corrode and loosen resulting in on-going maintenance requirements. Close quarter and disruptive inspections may reveal damage to roofing materials, especially where these are original. Regular maintenance should be anticipated, particularly after adverse weather conditions. A roofing contractor will be able to advise further on the condition and life expectancy of the roof coverings, as well as on the costs for any repairs/replacement works.

Rainwater fittings

Repair category:	2
Notes	Gutters are blocked with vegetation in places, and there is also evidence of past leakage from rainwater fittings to the front elevation, reflected by staining to stonework. The affected areas should be cleared, checked and repaired as necessary.

Main walls

Repair category:	2
Notes	Typical erosion is evident to stonework. Ongoing maintenance and repairs should be anticipated. There is also heavily eroded/holed area above the bedroom window to the front elevation. Some patching/repair works should be anticipated to this area. Typical weathering is evident to render finishes with stone chips missing. There are also areas of cracked and bossed/hollow render. Some patching/repair works should be anticipated to these areas to prevent the possibility of water ingress and any further deterioration. There are large areas of cracked/bossed and missing render to the gable elevation of the building. While this does not directly abut the subjects, some shared repairs should be anticipated.

Windows, external doors and joinery

Repair category:	2
Notes	The windows are of mixed age. A replacement unit was installed to the lounge in 2024. Copies of any relevant guarantees in this regard should be obtained and transferred. The remainder of the windows are along older lines with typical wear evident. There is also condensation staining to margins internally. It is understood that the window to the kitchen is due to be replaced. Handles, locks and opening mechanisms can deteriorate through usage and repair, or replacement can be anticipated on an ad hoc basis. No assurances can be provided that all window fitments are functional. The entrance door was generally found to be in a serviceable condition. A painted finish has been applied externally, although some splits are evident around mouldings. These areas should be monitored.

External decorations

Repair categ	1
Notes	The external decorations generally appeared in good condition.

Conservatories/porches

Repair category:	-
Notes	Not applicable.

Communal areas

Repair category:	-
Notes	Not applicable.

Garages and permanent outbuildings

Repair category:	2
Notes	The outbuilding is in a state of disrepair. Consideration should be given to

	upgrading or replacement.

Outside areas and boundaries

Repair category:	2
Notes	There are areas of cracked, bossed/hollow and missing plaster to the shared close/pend leading through to the rear of the building from street level. There is typical age related deterioration to the shared access staircase, with weathering, cracking, open joints and vegetation growth evident. Ongoing maintenance and repairs should be anticipated. Some ongoing maintenance and repairs should also be anticipated to the site boundaries. Rights of access, land ownership and maintenance liabilities around the periphery of the subjects should be confirmed by reference to the Title Deeds.

Ceilings

Repair category:	1
Notes	Some hairline cracking is evident to the lounge. This is cosmetic in nature and should be capable of remedy during the course of routine decoration.

Internal walls

Repair category:	1
Notes	Some cracked and bossed/hollow plasterwork was noted. These items are cosmetic in nature and should be capable of remedy during the course of routine decoration.

Floors including sub-floors

Repair category:	1
Notes	The flooring was found to be generally firm to the tread, although a slight slope is evident to some areas, which is considered to be due to longstanding settlement/movement. It is not unusual to discover areas of past water spillage when floor coverings are removed in kitchen and bathroom compartments, revealing the need for further repair and maintenance work.

Internal joinery and kitchen fittings

Repair category:	1
Notes	The internal joinery has been replaced in the past. Within the limitations of our inspection, no reportable defects were evident. The kitchen fittings are along modern lines and generally appeared in a condition consistent with age and usage. Within the limitations of our inspection, no reportable defects were evident.

Chimney breasts and fireplaces

Repair category:	1
Notes	Any original fireplaces have been removed, the openings blocked/sealed and we assume adequately vented.

Internal decorations

Repair category:	1
Notes	The subjects were found to be well presented throughout.

Cellars

Repair category:	-
Notes	Not applicable.

Electricity

Repair category:	1
Notes	Cabling (where visible) is of PVC and the consumer unit is of a modern circuit breaker type. Current test certification should be confirmed. It is recommended that all electrical installations be checked every five years or on change of ownership to keep up to date with frequent changes in Safety Regulations. Further advice will be available from a qualified NICEIC/ SELECT registered Contractor. It should be appreciated that only recently constructed or rewired properties will have installations which fully comply with IET regulations.

Gas

Repair category:	1
Notes	Trade bodies governing gas installations currently advise that gas appliances should be tested prior to change in occupancy and thereafter at least once a year by a Gas Safe registered contractor. It is assumed that gas appliances comply with relevant regulations.

Water, plumbing and bathroom fittings

Repair category:	1
Notes	Pipework (where visible) is of copper and PVC, and appeared in serviceable condition but was not tested. The bathroom fittings are along modern lines and generally appeared in a condition consistent with age and usage. There is some worn and stained sealant around the extremities of the bath. Flooring beneath the bath was not inspected, however, it should be appreciated that over time the build-up of condensation together with small amounts of leakage from joints between tiling or mastic and bath/shower fittings can lead to deterioration of flooring or wall linings. Repairs in this regard may be required as part of a normal and ongoing maintenance regime.

Heating and hot water

Repair category:	1
Notes	It is understood that the boiler was replaced recently. It is assumed that the central heating system has been properly installed to meet with all current regulations and standards, with particular regard to flue and ventilation requirements. Copies of any relevant guarantees should be obtained and transferred. Boilers and central heating systems should be tested and serviced by a Gas Safe registered engineer on an annual basis to ensure their safe and efficient operation.

Drainage

Repair category:	1
Notes	There was no surface evidence to suggest the drainage system was blocked or leaking.

Summary:

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.

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.

Structural Movement	1
Dampness, rot and infestation	1
Chimney stacks	2
Roofing including roof space	2
Rainwater fittings	2
Main walls	2
Windows, external doors and joinery	2
External decorations	1
Conservatories/porches	-
Communal areas	-
Garages and permanent outbuildings	2
Outside areas and boundaries	2
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

Remember:

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

Warning:

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

3. ACCESSIBILITY INFORMATION

Guidance notes on Accessibility Information:

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

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

Unrestricted parking within 25 metres:

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

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

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 re-instatement cost for insurance purposes

Matters for a solicitor or licensed conveyancer:	We are unaware of any adverse planning proposals affecting the subjects although this should be confirmed by obtaining a Property Enquiry Certificate. Absolute Ownership assumed. We are unaware of any easements, servitudes or rights of way which may adversely affect the property. This point should be confirmed by reference to the Title Deeds. 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 proprietors. The exact liability should be confirmed. Rights of access, land ownership and maintenance liabilities around the periphery of the subjects should also be confirmed by reference to the Title Deeds. The subjects are accessed through a shared close/pend from the street and part of the subjects extends over this area. There is also a shared access external staircase. It is assumed that the legal arrangements are adequate.
Estimated re-instatement cost for insurance purposes:	For Reinstatement Cost Assessment purposes, it is recommended that the subjects be insured for a sum of not less than £170,000 (ONE HUNDRED AND SEVENTY THOUSAND POUNDS). It should be noted that this sum is an estimate calculated by using a rate per square metre based on information provided by Building Cost Information Service (BCIS). This figure bears no direct relationship to current market value.
Valuation and market comments:	Having considered matters and taking into account of our general observations 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 may be fairly stated in the capital sum of £60,000 (SIXTY THOUSAND POUNDS). Our valuation reflects current trends relating to this area. We would assume that current trends will prevail at the ultimate date of disposal, with no adverse or onerous matters being introduced into the market in the intervening period which would have a detrimental effect on price.

Signed:	Electronically by Mark Smith
Report author:	Mark Smith
Company name	DM Hall (Dundee)
Address:	Unit 34, City Quay, Camperdown St, Dundee, DD1 3JA
Date of report:	09/04/2026

Mortgage Valuation Report

Flat D, 38
Union Street
Montrose
Angus
DD10 8PY

Seller's Name:	June Evans
Date of Inspection:	07/04/2026
Prepared by:	Mark Smith

1. Property Details

Property type:	Purpose built flat
Floor(s) on which located ***(Flat or maisonettes only):***	First
Number of floors in block ***(Flat or maisonettes only):***	3
Number of units in block ***(Flat or maisonettes only):***	8
Is there a lift provided? ***(Flat or maisonettes only):***	No
Property style:	Low rise block
Does the surveyor believe that the property was built for the public sector, e.g. local authority, military, police?	No
Approximate year of construction:	1890

2. Tenure

Tenure:	Absolute Ownership
Ground rent:	
Unexpired years:	

3. Accommodation

Number of living rooms:	1
Number of bedrooms:	1
Number of kitchens:	1
Number of Bathrooms	1
Number of water closets:	1
Other Rooms:	0
Internal gross floor area (excluding garages and outbuildings):	33m²
External gross floor area (excluding garages and outbuildings):	40m²
Does the property have a residential element greater than 40%?	Yes

4. Garage / Parking / Outbuildings

Parking type:	No garage / garage space / parking space
Available on site?	No
Permanent Outbuildings:	Garden store of brick wall construction with a pointed finish, with the roof being pitched and laid in slates.

5. Construction

Main wall type:	Stone
Other (please specify):	
Roof type:	Slate
Other (please specify):	

6. Special Risks

Has the property suffered structural movement?	Yes
Is this recent or progressive?	No
Is there evidence, history, or reason to anticipate	No

subsidence, heave, landslip or flood in the immediate vicinity?	
If yes, please specify any of the above:	

7. 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 the 'brief description of central heating' section below

Drainage:	Mains
Electricity:	Mains
Central Heating:	Yes
Water:	Mains
Gas:	Mains
Brief description of central heating:	Gas fired combi boiler to radiators.

8. Site

Apparent legal issues to be verified by the conveyancer

Legal Issue	Verification	Description
Rights of way:		
Shared drives / access:	Yes	See General Remarks.
Garage or other amenities on separate site:		
Shared service connections:		
Ill-defined boundaries:		
Agricultural land included with property:		
Other:		

9. Location

Location type:	Residential within town/city
Other (if not specified):	

10. Planning Issues

Has the property been extended / converted / altered?	No
Details (if extended, converted, or altered):	

11. Roads

Roads that relate to the property:	Adopted

12. General Remarks

General remarks on the property:	The subjects form part of an established mixed residential area situated a short distance east of Montrose town centre. All essential amenities are available within easy reach.

	At the time of inspection, the subjects were found to be well presented internally, with kitchen and sanitary fittings along modern lines. Any defects seen are considered to be capable of remedy during the course of routine maintenance and/or decoration. Externally, some works of repair and maintenance are required. Some elements are also ageing and are likely to require attention and/or upgrading/replacement in due course. We have reflected the condition of the subjects in our valuation. There is evidence of some settlement/movement having affected the subjects and the building as a whole, although on the basis of single inspection this appears to be longstanding and non-progressive. We are unaware of any adverse planning proposals affecting the subjects although this should be confirmed by obtaining a Property Enquiry Certificate. Absolute Ownership assumed. We are unaware of any easements, servitudes or rights of way which may adversely affect the property. This point should be confirmed by reference to the Title Deeds. 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 proprietors. The exact liability should be confirmed. Rights of access, land ownership and maintenance liabilities around the periphery of the subjects should also be confirmed by reference to the Title Deeds. The subjects are accessed through a shared close/pend from the street and part of the subjects extends over this area. There is also a shared access external staircase. It is assumed that the legal arrangements are adequate.

13. Essential Repairs

Information relating to essential repairs for the property:	
Estimated cost of essential repairs:	
Retention recommendation?	
Amount:	

14. Comment on Mortgageability

Information relating to mortgageability of the property:	The property forms suitable security for loan purposes, subject to the specific lending criteria of the mortgage provider.

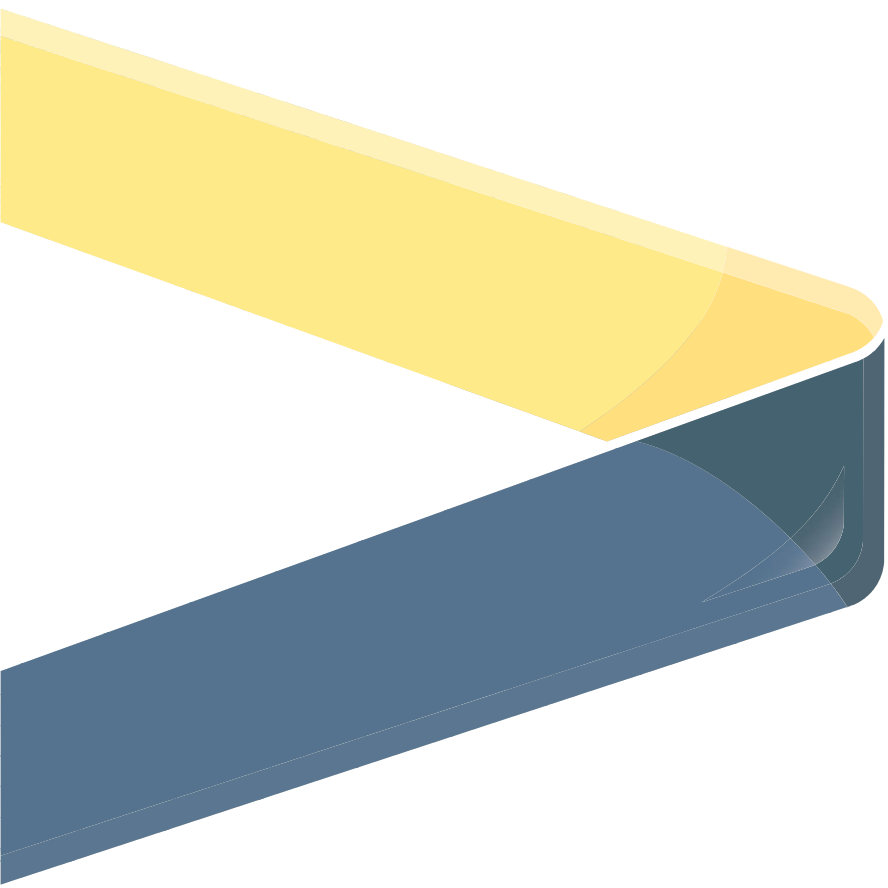
15. Valuations

Market value in present condition:	£60,000.00
Market value on completion of essential repairs:	
Insurance reinstatement value (to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)	£170,000.00

Is re-inspection necessary?	No

Signed:	Electronically by Mark Smith
Report author:	Mark Smith
Company name:	DM Hall (Dundee)
Address:	Unit 34, City Quay, Camperdown St, Dundee, DD1 3JA
Date of report:	09/04/2026

PROPERTY QUESTIONNAIRE



DM HALL
CHARTERED SURVEYORS

Property Questionnaire

Flat D, 38

Union Street

Montrose

Angus

DD10 8PY

Property Address:	Flat D, 38 Union Street Montrose Angus DD10 8PY
Seller(s):	June Evans
Completion date of Property Questionnaire:	04/04/2026

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?	2 years and 6 months

2. Council Tax

Which Council Tax band is your property in?	A

3. Parking

What are the arrangements for parking at your property?	On street

4. Conservation Area

Is your property in a designated Conservation Area (i.e. an area of special architectural or historic interest, the character or appearance of which it is desirable to preserve or enhance)?	No

5. Listed Buildings

Is your property a Listed Building, or contained within one (i.e. a building recognised and approved as being of special architectural or historical interest?	No

6. Alterations/additions/extensions

a. **(i). During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?**	No
If you have answered yes, please describe the changes which you have made:	
(ii). Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	

If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking. *If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them.*	
b. **Have you had replacement windows, doors, patio doors or double glazing installed in your property? If you have answered yes, please answer the three questions below:**	Yes
(i). Were the replacements the same shape and type as the ones you replaced?	Yes
(ii). Did this work involve any changes to the window or door openings?	Yes
(iii). Please describe the changes made to the windows, doors, or patio doors (with approximate dates when the work was completed? Please give any guarantees which you received for this work to your solicitor or estate agent.	Kitchen window is being replaced in next few weeks and opening being changed to opposite side.

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). ***If you answered yes/partial:*** **What kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas, warm air).** ***If you answered yes, please answer the following three questions:***	Yes Gas Central Heating combined boiler
(i). When was your central heating system or partial central heating system installed?	24th February 2026
(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 agreement:***	Yes BOILER GENIE
(iii). When was your maintenance agreement last renewed? (Please provide the month and year).	24/02/2026

8. Energy Performance Certificate

Does your property have an Energy Performance Certificate which is less than 10 years old? Note: The surveyor will provide this within their inspection.	Yes

9. Issues that may have affected your property

a. **Has there been any storm, flood, fire or other structural damage to your property while you have owned it?**	No
If you have answered yes, is the damage the subject of any outstanding insurance claim?	
b. **Are you aware of the existence of asbestos in your property?**	No
If you have answered yes, please give details:	

10. Services

a.

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

Services	Connected	Supplier
Gas/liquid petroleum gas	Yes	
Water mains/private water supply	Yes	
Electricity	Yes	
Mains drainage	Yes	
Telephone	No	
Cable TV/Satellite		
Broadband	Yes	EON and Vodaphone Scottish Water

b. **Is there a septic tank system in the property?** **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?**	

(ii). Do you have maintenance contract for your septic tank? ***If you have answered yes, please give details of the company with which you have a maintenance contract:***	

11. Responsibilities for Shared or Common Areas

a. **Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?**	No
If you have answered yes, please give details:	
b. **Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?**	Yes
If you have answered yes, please give details:	Roofing covers all flats and shared stairwell
c. **Has there been any major repair or replacement of any part of the roof during the time you have owned the property?**	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?**	No
If you have answered yes, please give details:	
e. **As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?**	No
If you have answered yes, please give details:	
f. **As far as you are aware, is there a Public Right of Way across any part of your property? (A Public Right of Way is a way over which the public has a right to pass, whether or not the land is privately-owned).**	No

If you have answered yes, please give details:	

12. Charges associated with your property

a. **Is there a factor or property manager for your property?**	No
If you have answered yes, please provide the name and address and give details of any deposit held and approximate charges:	
b. **Is there a common buildings insurance policy?**	No
If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	
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, e.g. to a Resident's 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?**	No
If you have answered yes, please say what the repairs were for, whether they carried out the repairs (and when), or if they were done before you bought the property:	
b. **As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?**	No
If you have answered yes, please give details:	
c. **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:**	

14. Guarantees

a.

Are there any guarantees or warranties for any of the following?

(i). Electrical work	No
(ii). Roofing	No
(iii). Central Heating	Yes
(iv). NHBC	No
(v). Damp course	No
(vi). Any other work or installations? (For example, cavity wall insulation, underpinning, indemnity policy)	No
b. **If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):**	Gas boiler with Domestic and General 26/2/26
c. **Are there any outstanding claims under any of the guarantees listed above?** ***If you have answered yes, please give details***	No

15. Boundaries

a. **So far as you are aware, has any boundary of your property been moved in the last 10 years?**	No
If you have answered yes, please give details:	

16. Notices that affect your property

In the past 3 years, have you ever received a notice;

a. **advising that the owner of a neighbouring property has made a planning application?**	No
b. **that affects your property in some other way?**	No
c. **that requires you to do any maintenance, repairs or improvements to your property?**	No

Notice:
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 purchase of your property.

SINGLE SURVEY TERMS AND CONDITIONS (WITH MVR)

PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

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

If the Surveyors have had a previous business relationship within the past two years with the Seller or 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.

---

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

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

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

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

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional advisor or Lender, they will prepare a Transcript Mortgage Valuation Report[2] 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 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;

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

- 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.

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

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

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

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

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

2.4 SERVICES

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

defects or shortcomings with the installations. No tests are made of any services or appliances.

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

"Re-instatement cost" *is an estimate for insurance purposes of the current cost of rebuilding the Property in its present form* unless otherwise stated. This includes the cost of rebuilding the garage and permanent outbuildings, site clearance and professional fees, but excludes VAT (except on the fees).
Sellers or prospective Purchasers may consider it prudent to instruct a 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

DM Hall Offices

Aberdeen
01224 594172

Ayr
01292 286974

Cumbernauld
01236 618900

Cupar
01334 844826

Dumfries
01387 254318

Dundee
01382 873100

Dunfermline
01383 621262

Edinburgh
0131 477 6000

Elgin
01343 548501

Falkirk
01324 628321

Galashiels
01896 752009

Glasgow (North)
0141 332 8615

Glasgow (South)
0141 636 4141

Hamilton
01698 284939

Inverness
01463 241077

Inverurie
01467 624393

Irvine
01294 311070

Kirkcaldy
01592 598200

Livingston
01506 490404

Musselburgh
0131 665 6782

Oban
01631 564225

Paisley
0141 887 7700

Perth
01738 562100

Peterhead
01779 470220

Stirling
01786 475785

DMHALL.CO.UK