Home Report

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Home Report

Property: **34f**
Charles Street
Largs
Ayrshire
KA30 8HL

Prepared for: **Nicola Agnew**

Prepared by: **David Breingan BSc Pg Dip MRICS**

Report reference: **2132245-1-2**

Date of Report: **15/10/2026**

This Home Report is subject to the standard terms and conditions of Shepherd Chartered Surveyors.
These are included within your Home Report.

Energy Performance Certificate

Energy Performance Certificate (EPC)

Dwellings

Scotland

34F CHARLES STREET, LARGS, KA30 8HL

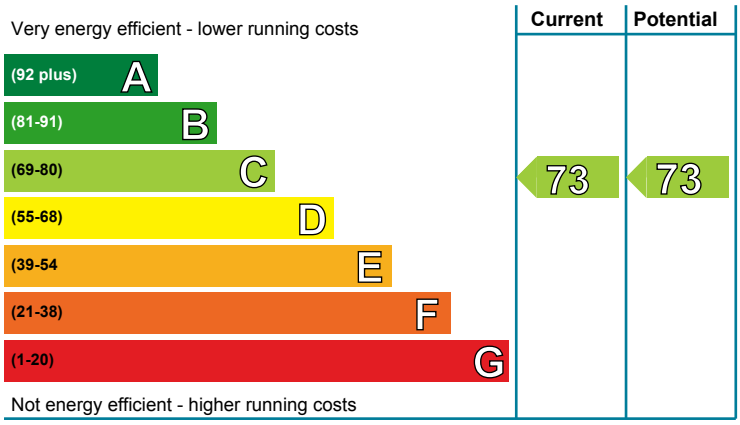
Dwelling type:	Top-floor flat	**Reference number:**	6816-2920-4009-0485-8296
Date of assessment:	15 October 2026	**Type of assessment:**	RdSAP, existing dwelling
Date of certificate:	20 October 2026	**Approved Organisation:**	Elmhurst
Total floor area:	85 m²	**Main heating and fuel:**	Boiler and radiators, mains gas
Primary Energy Indicator:	216 kWh/m²/year		

You can use this document to:

- **Compare current ratings of properties to see which are more energy efficient and environmentally friendly**

Estimated energy costs for your home for 3 years*	**£3,651**

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

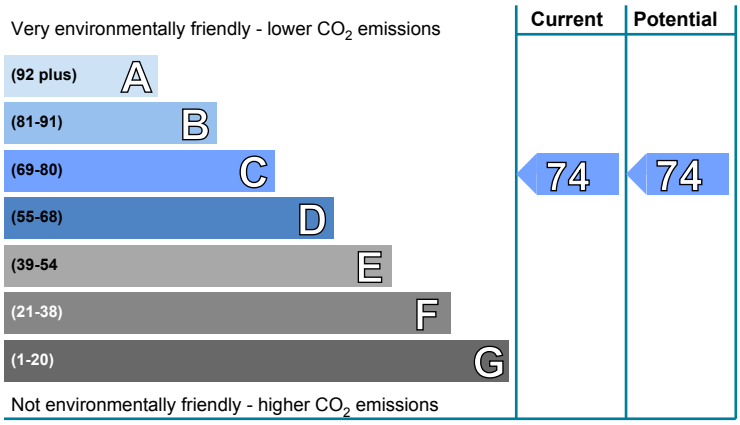


Energy Efficiency Rating

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

Your current rating is **band C (73)**. The average rating for EPCs in Scotland is **band D (61).**

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



Environmental Impact (CO_2) Rating

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

Your current rating is **band C (74)**

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

There are currently no improvement measures recommended for your home.

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, insulated (assumed)	★★★★☆	★★★★☆
Roof	Pitched, insulated (assumed)	★★★★☆	★★★★☆
Floor	(another dwelling below)	—	—
Windows	Fully double glazed	★★☆☆☆	★★☆☆☆
Main heating	Boiler and radiators, mains gas	★★★★☆	★★★★☆
Main heating controls	Programmer, room thermostat and TRVs	★★★★☆	★★★★☆
Secondary heating	None	—	—
Hot water	From main system	★★★★☆	★★★★☆
Lighting	Below average 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 39 kg $CO_2/m^2/yr$.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 3.4 tonnes of carbon dioxide every year. You could reduce emissions by switching to renewable energy sources.

Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£2,922 over 3 years	£2,922 over 3 years	Not applicable
Hot water	£534 over 3 years	£534 over 3 years	
Lighting	£195 over 3 years	£195 over 3 years	
Totals	**£3,651**	**£3,651**	

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

None

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)	11,428.1	N/A	N/A	N/A
Water heating (kWh per year)	2,456.7			

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. David Breingan
Assessor membership number: EES/012883
Company name/trading name: J & E Shepherd
Address: 13 Albert Square
Dundee
DD1 1XA
Phone number: 01382 200454
Email address: dundee@shepherd.co.uk
Related party disclosure: No related party

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

Use of this energy performance information

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

Scottish Single Survey

Schedule 1

Survey Report

34f

Charles Street

Largs

Ayrshire

KA30 8HL

Customer	Nicola Agnew
Date of Inspection	15/10/2026
Prepared by	David Breingan BSc Pg Dip MRICS

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 converted first floor flat within a two storey and basement former hotel building.
Accommodation	First Floor - Entrance Hall, Living Room, Kitchen, Two Bedrooms (one with en-suite shower room) and Bathroom with WC.
Gross internal floor area (m^2)	Approximately 85 square metres or thereby.
Neighbourhood and location	The subjects are located within a well established residential estate in the town of Largs where local amenities can be found.
Age	The building is in excess of 175 years old and we understand that conversion works were carried out in and around the 1990's.
Weather	It was dry with clouds overhead during the time of our inspection.
Chimney stacks	The chimneys pertaining to the building are of stone construction, pointed externally. These may be shared with the neighbouring properties. **Visually inspected with the aid of binoculars.**
Roofing including roof space	Access was obtained to the roof void area via a fixed staircase from a cupboard in the hall and subsequently via eaves hatches. Where seen, the roof was found to be of timber framed construction in a multi pitched design overlaid with slate with zinc ridge and hipped details and metal clips. There is a flat crown section which is assumed to be overlaid in lead/similar. The roof void has been floored and lined. Sloping roofs were visually inspected with the aid of binoculars. **Flat roofs were visually inspected from vantage points within the property.** **Roof spaces were visually inspected and were entered where there was safe and reasonable access from a 3**

	metre ladder within the property.
Rainwater fittings	The rainwater goods appear to run in PVC with parapet and valley gutters noted which are assumed to be lined in lead/similar. **Visually inspected with the aid of binoculars.**
Main walls	The main walls are of solid stonework/brickwork construction, rendered and pointed externally with parts of the masonry having been painted. Visually inspected with the aid of binoculars. **Foundations and concealed parts were not exposed or inspected.**
Windows, external doors and joinery	Windows are predominately of timber framed double glazed units with a PVC unit to the rear all in sash and case style with the access door being a timber unit from the close. **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	Parts of the masonry and exterior timbers have been painted. **Visually inspected.**
Conservatories/Porches	None.
Communal areas	There is a communal access close which has a solid/timber floor with plaster lined walls and accessed via a timber door. There are timber double glazed windows within the close. **Circulation areas visually inspected.**
Garages and permanent outbuildings	There is no garage however we understand there is a private parking space pertaining to the property.
Outside areas and boundaries	There are grounds to the front, side and rear overlaid in a mixture of materials including lawn and paving with a tarmac/mono block drive/parking area. The ground is bound in part by masonry walls. The road and footpath adjoining the site are made up and are assumed to be adopted by the Local Authority. **Visually inspected.**
Ceilings	The ceilings appear to be of lath and plaster/plasterboard.

	Visually inspected from floor level.
Internal walls	The internal walls are assumed to be of masonry and stud partitions however the internal and outer walls have all been lined out in plasterboard. Visually inspected from floor level. **Using a moisture meter, walls were randomly tested for dampness where considered appropriate.**
Floors including sub floors	The flooring is of suspended timber which is assumed to be overlaid with timber tongue and groove boarding or similar. Various coverings exist above. **Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.**
Internal joinery and kitchen fittings	Skirtings and architraves are of painted timber with the internal pass doors being timber units of panel design. The kitchen has wall and floor 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	The former fireplaces have been removed.
Internal decorations	The internal decoration is predominately of paint. Visually inspected.
Cellars	N/A
Electricity	Electricity is from the mains grid with the meter and fuse box located within a cupboard in a bedroom. **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	Gas is from the mains supply with the meter located within a box to the exterior of the property. The meter was not seen. **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	Cold water is from the mains supply and where seen plumbing fittings are of copper and PVC pipework. The sanitary arrangements comprise a three piece bathroom and a three piece shower suite within the en-suite. 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	Hot water is supplied via a wall mounted combination boiler situated within a bedroom cupboard. The boiler serves the central heating system via radiators. **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	All foul and surface water drainage is assumed to be to the main public sewer. The system was not tested. **Drainage covers etc were not lifted.** **Neither drains nor drainage systems were tested.**
Fire, smoke and burglar alarms	All Scottish homes require a smoke alarm to be installed in the room most frequently used for living purposes and in every circulation space on each floor. A heat alarm also needs to be installed in each kitchen. The alarms need to be ceiling mounted and interlinked. Where there is a carbon-fuelled appliance such as a boiler, open fire or wood burner, a carbon monoxide detector is also required. We have not assessed or tested any existing equipment and it is the purchasers responsibility to confirm that the property will comply with these standards following a change of ownership.
Any additional limits to inspection	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. The property was fully furnished and had fitted floor coverings, therefore no detailed inspection was possible of the floors and accordingly, no comment can be made on their condition. Internal cupboards were generally filled with

	storage items. No access was available beneath sanitary or kitchen fittings. **Windows and external doors were not all fully opened or tested.** **No access was available to any sub-floor areas.** Full and safe access was not available to the roof void area due to the fact it has been floored and lined. Our view of the roof coverings was severely restricted with no possible of the flat crowned areas. Only a limited view was possible of any parapet and valley gutters. Our view of parts of the exterior was restricted including to the garden grounds/boundaries.

▷ 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	Evidence of settlement/movement has affected the building. On the basis of a single inspection this appears longstanding with no evidence of recent movement apparent.

Dampness, rot and infestation

Repair category:	1
Notes	Damp meter readings were taken where considered appropriate within the property and moisture levels were found to be within an acceptable range.

Chimney stacks

Repair category:	2
Notes	Spalling/eroding stonework was noted along with open mortar joints and cracking and vegetation in places. Repairs and ongoing maintenance will be required.

Roofing including roof space

Repair category:	2
Notes	Loose and broken roof slates were noted along with corroding clips. Corroding nails were noted within the roof void area along with limited ventilation. Roof coverings are of an age and style where a degree of regular ongoing maintenance should be anticipated. More extensive overhaul work may be required in future. There is a flat roof over the crown section. It should be appreciated that this type of covering can have a limited life span and will require a higher than normal degree of ongoing maintenance and eventual replacement. It may be prudent to confirm the service history of the roof covering.

Rainwater fittings

Repair category:	2
Notes	Vegetation growth was noted to the guttering which will require to be removed. Only a limited view was possible of the parapet and valley gutter arrangements and, accordingly, our comments on their condition or otherwise are limited. Vegetation/debris was evident in places. These areas should be regularly checked for leakage and cleared of debris to prevent damp ingress and rot related defects which can be common in this type of

	building. We would highlight that it was not raining at the time of our inspection and we would recommend that all rainwater fittings be inspected during heavy rainfall in order to ensure they are free from defect.

Main walls

Repair category:	2
Notes	Spalling/eroding stonework was noted along with open mortar joints and spots of vegetation growth at eaves/wall head level. Repairs and general ongoing maintenance will be required.

Windows, external doors and joinery

Repair category:	2
Notes	Not all the windows and doors were fully opened or tested, however, general wear and tear was noted including faded decoration, spots of corrosion to fixings and perishing seals were visible.

External decorations

Repair category:	1
Notes	Faded decoration noted in places.

Conservatories/porches

Repair category:	-
Notes	N/A

Communal areas

Repair category:	1
Notes	General ongoing maintenance will be required to the communal areas. Communal areas leading to and surrounding the subject property have been visually inspected where possible, however it should be appreciated that there may be a common repairing liability in respect of other parts of the building out with the scope of our inspection and this should be confirmed.

Garages and permanent outbuildings

Repair category:	-
Notes	N/A

Outside areas and boundaries

Repair category:	1
Notes	General ongoing maintenance will be required to the grounds and boundaries.

Ceilings

Repair category:	1
Notes	Within the limitations of our inspection no significant defects were noted.

Internal walls

Repair category:	1
Notes	Within the limitations of our inspection no significant defects were noted.

Floors including sub-floors

Repair category:	1
Notes	Areas of loose flooring were noted underfoot. Due to fitted carpets and floor coverings no detailed inspection of floors was possible and accordingly no comment can be made on their condition.

Internal joinery and kitchen fittings

Repair category:	1
Notes	Within the limitations of our inspection no significant defects were noted.

Chimney breasts and fireplaces

Repair category:	1
Notes	Where not already fitted suitable ventilation should be provided to blocked fireplaces.

Internal decorations

Repair category:	1
Notes	The property is in reasonable decorative order.

Cellars

Repair category:	-
Notes	N/A

Electricity

Repair category:	1
Notes	The Institution of Engineering Technology recommends that inspections and testings are undertaken at least every five years and on a change of occupancy. It should be appreciated that only the most recently constructed or re-wired properties will have installations which fully comply with IET regulations.

Gas

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

Water, plumbing and bathroom fittings

Repair category:	1
Notes	Sanitary fittings appear serviceable however surround seals, tiling and finishes should be checked and maintained watertight. We were unable to view concealed areas below sanitary fittings and cannot confirm they are free from damp or other defects.

Heating and hot water

Repair category:	1
Notes	It is assumed that the central heating system has been properly installed, updated and maintained to meet with all current regulations and standards with particular regard to fluing and ventilation requirements. Service records should be obtained and checked. In the absence of service documentation

	further advice should be obtained from a qualified heating engineer to ascertain the condition, efficiency, and life expectancy of the system.

Drainage

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

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	1
Garages and permanent outbuildings	-
Outside areas and boundaries	1
Ceilings	1
Internal walls	1
Floors including sub floors	1
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	1
Internal decorations	1
Cellars	-
Electricity	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
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:	It is understood the property was a former hotel building converted into separate flatted dwellings in the 1990's. Our valuation assumes that all necessary Local Authority certification has been obtained along with any required Historic Scotland consents. We have been informed the window to the rear bedroom has been replaced with a PVC unit and it is assumed that this meets all regulations in respect of Historic Scotland. The property is a listed building and as such the cost of repair or reinstatement works are likely to be higher than normal. Any works considered necessary will require to be carried out in consultation with the Local Authority Planning Department and Historic Environment 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 proprietors. It is therefore assumed that the cost of common repairs detailed within the report will be apportioned accordingly although exact liability should be confirmed. Where defects or repairs have been identified within this report it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialist's or contractor's advice and estimates should be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property.
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 £480,000 (FOUR HUNDRED AND EIGHTY THOUSAND POUNDS STERLING). **This figure is the estimate of the cost of rebuilding the premises and bears no direct relationship to current market value.**

Valuation and market comments:	Having considered matters, taking account of our general observations on site, we are of the opinion that the Market Value of the subjects in their present condition and with the benefit of vacant possession may be fairly stated in the sum of £195,000 (ONE HUNDRED AND NINETY FIVE THOUSAND POUNDS STERLING). The property forms suitable security for mortgage purposes subject to the specific lending criteria of any mortgage provider.

Signed:	Electronically by David Breingan BSc Pg Dip MRICS
Report author:	David Breingan BSc Pg Dip MRICS
Company name	Shepherd Chartered Surveyors (Saltcoats)
Address:	Cumbrae House, 15a Skye Road, Prestwick, KA9 2TA
Date of report:	20/10/2026

Mortgage Valuation Report

34f
Charles Street
Largs
Ayrshire
KA30 8HL

Seller's Name:	Nicola Agnew
Date of Inspection:	15/10/2026
Prepared by:	David Breingan BSc Pg Dip MRICS

1. Property Details

Property type:	Converted 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):***	10
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:	1850

2. Tenure

Tenure:	Absolute Ownership
Ground rent:	
Unexpired years:	

3. Accommodation

Number of living rooms:	1
Number of bedrooms:	2
Number of kitchens:	1
Number of Bathrooms	1
Number of water closets:	0
Other Rooms:	0
Internal gross floor area (excluding garages and outbuildings):	85m²
External gross floor area (excluding garages and outbuildings):	105m²
Does the property have a residential element greater than 40%?	Yes

4. Garage / Parking / Outbuildings

Parking type:	Parking Space
Available on site?	Yes
Permanent Outbuildings:	None.

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 subsidence, heave, landslip or flood in the	No

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:	Full gas via radiators - not tested.

8. Site

Apparent legal issues to be verified by the conveyancer

Legal Issue	Verification	Description
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:		

9. Location

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

10. Planning Issues

Has the property been extended / converted / altered?	Yes
Details (if extended, converted, or altered):	It is understood the property was a former hotel building converted into separate flatted dwellings in the 1990's. Our valuation assumes that all necessary Local Authority certification has been obtained along with any required Historic Scotland consents. We have been informed the window to the rear bedroom has been replaced with a PVC unit and it is assumed that this meets all regulations in respect of Historic Scotland.

11. Roads

Roads that relate to the property:	Adopted

12. General Remarks

General remarks on the property:	At the time of inspection the property was found to be in reasonable condition having regard to its character and age with items of disrepair noted which can be remedied during the course of routine maintenance and repair. Due to fitted carpets and floor coverings no detailed inspection of floors was possible and accordingly no comment can be made on their condition. Evidence of settlement/movement has affected the building reflected. On the basis of a single inspection this appears longstanding with no evidence of recent movement apparent. It is understood the property was a former hotel building converted into separate flatted dwellings in the 1990's. Our valuation assumes that all necessary Local Authority certification has been obtained along with any required Historic Scotland consents. We have been informed the window to the rear bedroom has been replaced with a PVC unit and it is assumed that this meets all regulations in respect of Historic Scotland. The property is a listed building and as such the cost of repair or reinstatement works are likely to be higher than normal. Any works considered necessary will require to be carried out in consultation with the Local Authority Planning Department and Historic Environment Scotland.

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 mortgage purposes subject to the specific lending criteria of any mortgage provider.

15. Valuations

Market value in present condition:	£195,000.00
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)	£480,000.00
Is re-inspection necessary?	No

Signed:	Electronically by David Breingan BSc Pg Dip MRICS
Report author:	David Breingan BSc Pg Dip MRICS
Company name:	Shepherd Chartered Surveyors (Saltcoats)
Address:	Cumbrae House, 15a Skye Road, Prestwick, KA9 2TA
Date of report:	20/10/2026

Property Questionnaire

Property Questionnaire

34f

Charles Street

Largs

Ayrshire

KA30 8HL

Property Address:	34f Charles Street Largs Ayrshire KA30 8HL
Seller(s):	Nicola Agnew
Completion date of Property Questionnaire:	13/10/2026

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?	5 years and 11 months
2. Council Tax	
Which Council Tax band is your property in?	E
3. Parking	
What are the arrangements for parking at your property?	Shared parking
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?	Yes
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?	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.	New UPVC window fitted in 2024 in main bedroom.
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
(i). When was your central heating system or partial central heating system installed?	New boiler fitted in 2016
(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:***	No
(iii). When was your maintenance agreement last renewed? (Please provide the month and year).	

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	EDF
Water mains/private water supply	Yes	Scottish water
Electricity	Yes	EDF
Mains drainage	Yes	Communal
Telephone	No	
Cable TV/Satellite	Yes	Cable tv
Broadband	Yes	EE

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?**	Yes
If you have answered yes, please give details:	The flat is run by a Factors company which deals with all building maintenance and communal gardens etc.
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:	All repairs/maintenance are split 11 ways with all the other residents.
c. **Has there been any major repair or replacement of any part of the roof during the time you have owned the property?**	Yes
d. **Do you have the right to walk over any of your neighbours' property - for example, to put out your rubbish bin or to maintain your boundaries?**	No
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?**	Yes
If you have answered yes, please provide the name and address and give details of any deposit held and approximate charges:	Thomsons and Co, 20, Bath Street Largs. Approximately £110/month
b. **Is there a common buildings insurance policy?**	Yes
If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	No
c. **Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, e.g. to a Resident's Association, or maintenance or stair fund.**	Communal grass cutting and building maintainance.

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	No
(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):**	
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.

RESIDENTIAL HOME REPORT
TERMS AND CONDITIONS OF ENGAGEMENT

SHEPHERD
RESIDENTIAL

HOME REPORT TERMS AND CONDITIONS

PART 1 – GENERAL

1.1 THE SURVEYORS

The seller has engaged J & E Shepherd to provide the Single Survey Report and a generic Mortgage Valuation Report for Lending Purposes. The seller has also engaged J & E Shepherd to provide an Energy Report in the format prescribed by the accredited Energy Company.

J & E Shepherd are authorised to provide a transcript or retype of the generic Mortgage Valuation Report on to Lender specific forms where requested. For this service a fee may be charged to the prospective purchaser. 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.

J & E Shepherd 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 J & E Shepherd provide general comment on standard appropriate supplementary documentation. In the event of a significant amount of documentation being provided to J & E Shepherd, an additional fee may be incurred by the Purchaser

If information is provided to J & E Shepherd during the conveyancing process which materially affects the valuation stated in the Report and generic Mortgage Valuation Report, J & E Shepherd reserves the right to reconsider the valuation. Where J & E Shepherd requires to amend the valuation in consequence of such information, we 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. The attending Surveyor will be a member of the RICS Valuer's Registration Scheme and will have the required experience and competency including the skills, understanding and market knowledge to undertake this valuation.

A replacement Home Report (RHR) may also be required, (see S1.10 attached), and these Terms and Conditions, when accepted and returned to J & E Shepherd also relate and are applicable to any RHR where instructed.

If the Surveyor has had previous involvement in the subject property or if a potential conflict of interest exists, this will be notified in writing as an Appendix to these Terms & Conditions.

J & E Shepherd have a written Complaints Handling Procedure (CHP). This CHP document is available from the offices of J & E Shepherd.

1.2 THE REPORT

The Report provided will be a Scottish Single Survey which is a prescribed document as provided by legislation passed by the Scottish Government including the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008.

J & E Shepherd 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.

J & E Shepherd 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.

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 Surveyor 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 the Purchaser and their respective professional advisers without the prior written consent of J & E Shepherd.

Information relied upon in the research and preparation of our Report, will be obtained from various sources including information from the Seller including but not restricted to that contained in the Property Questionnaire provided by the Seller, secure and publicly available sales registers, online property information and sales websites and our own records.

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 shall be prepared in accordance with the RICS Valuation Professional Standards (The Red Book) current version, being the latest published version as at the date of Report. It is confirmed that the valuation will be undertaken in accordance with the International Valuation Standards (IVS). The Firms compliance with these standards may be subject to monitoring under the RICS conduct and disciplinary regulations.

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.

J & E Shepherd acknowledge that their duty of skill and care in relation to the Report is owed to the Seller and to the Purchaser. J & E Shepherd 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, J & E Shepherd 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

J & E Shepherd 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.

The Seller has the option to exclude the generic Mortgage Valuation Report from being produced.

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

J & E Shepherd undertake that on being asked to do so by a prospective purchaser, and at an optional minimum charge of £50+vat, 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 J & E Shepherd and the 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, which shall be in accordance with the current RICS Valuation Professional Standards (the Red Book) and the RICS International Valuation Standards (IVS).

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 J & E Shepherd and shall remain their exclusive property unless they assign the same to any other party in writing.

1.7 PAYMENT

J & E Shepherd 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 relevant J & E Shepherd office at any time before the day of the inspection.

J & E Shepherd 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. J & E Shepherd will also be entitled not to proceed if after arriving at the property, the inspecting 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, J & E Shepherd 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, J & E Shepherd 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 J & E Shepherd from information in the Report but in the Surveyor's own format;
- "Replacement Home Report" (RHR) relates to a reinspection of the property to prepare a new full Single Survey in order to replace the previous out of date Home Report, normally required after the original Home Report dates 91 days or older;
- The "Market Value" is the estimated amount for which an asset or liability should exchange on the valuation date 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. The inspection and valuation will be carried out by a Surveyor from J & E Shepherd who will also be a member of the RICS and accredited by the Valuer's Registration Scheme (VRS). Any previous involvement by this Surveyor in the property or potential conflicts of interest will be disclosed as per Section 1.1 above;
- The "Surveyors/J & E Shepherd" are the firm or company of whom 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, J & E Shepherd 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.

Sloping roofs are visually inspected with the aid of binoculars where appropriate. Roof spaces are visually inspected and entered where there is 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.

Surfaces of exposed floors are visually inspected. No carpets or floor coverings are lifted. Sub-floor areas are 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.

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.

It is assumed that the subject property site and neighbouring areas are free from Japanese Knotweed. Japanese knotweed is an invasive plant that can damage footpaths, driveways, patios and in the worst cases, it can get into the home itself. It is very difficult to get rid of this plant, and removal of this plant can take a number of years, be costly and may affect future saleability and mortgagability of an affected home. Japanese Knotweed is a seasonal growth plant and is almost invisible during the winter months and during its non-growth phase.

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.

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

2.4 SERVICES

Our 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. J & E Shepherd 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 J & E Shepherd'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 an asset or liability should exchange on the valuation date 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.

Unless stated otherwise within this report and in the absence of any information to the contrary, we have assumed that:

- All buildings have been erected either prior to planning control, or in accordance with planning permissions, and have the benefit of permanent planning consents or existing use rights for their current use;
- The property is not adversely affected by town planning or road proposals;
- All alterations, additions or extensions to the property have received all necessary Town Planning Consents, Building Authority Approvals (Building Warrants) and Completion Certificates;
- The property complies with all relevant statutory and local authority requirements, including but not limited to Fire Regulations, The Equality Act, The Control of Asbestos Act, Health and Safety Regulations, Environmental Health Regulations, Regulations governing Residential Tenancies and similar.

J & E Shepherd Privacy Policy

Protecting your Privacy
J&E Shepherd and Hardies Property & Construction Consultants are committed to protecting the privacy and security of your personal information. This privacy notice aims to give you information on the types of personal data we may collect about you when you interact with us, how we will collect and process your personal data through your use of our website and during and after use of any of the services provided by us. It also explains how we will store and handle and keep that data safe.
This notice applies to anyone who uses our website or services.
It is important that you read this privacy notice together with any other privacy notice or fair processing notice we may provide on specific occasions when we are collecting personal data about you so that you are fully aware of how and why we are using your data. The following sections will answer any questions you have but if not, please do get in touch by contacting us by post, telephone or email. Contact details are shown below.

Controller
J & E Shepherd (Company No.2837574810) Registered Office: 13, Albert Square, Meadowside, DUNDEE, DD1 1XA and Hardies Property & Construction Consultants (Company Number: SO300703) whose Registered Office: Swilken House, 35 Largo Road, ST ANDREWS, Fife, KY16 8NJ (collectively referred to as Firm, we, us, our in this privacy notice) are the controllers and are responsible for your personal data. This means that we are responsible for deciding how we hold and use personal information about you. We are required under data protection legislation to notify you of the information contained in this privacy notice. It is likely that we will need to update this Privacy Notice from time to time. You are welcome to come back and check this at any time or contact us by any of the means shown below. The law on data protection sets out a number of different reasons or conditions for which an organisation may collect and process your personal data, including:

Consent
In specific situations, we can collect and process your data with your consent. This might include when you complete a form online to receive an email about ways you can receive information about us and our services.
When J&E Shepherd and Hardies Property & Construction Consultants collect your personal data, we will always make clear to you why data is necessary and for what purpose.

Contractual obligations
We need your personal data to comply with our contractual obligations when using one of our many services.

Legal compliance
If the law requires us to, we may need to collect and process your data. For example, we can pass on details of people involved in fraud or other criminal activity affecting J&E Shepherd and Hardies Property & Construction Consultants to law enforcement.

Legitimate interest
In specific situations, we require your data to pursue our legitimate interests in a way which might reasonably be expected when we pursue our aims and objectives as an organisation and which does not materially impact your rights, freedom or interests. For example, we will use personal details to send regular information to our clients about our services.

Special category data
"Special categories" of particularly sensitive personal data require higher levels of protection. We take extra care when collecting, storing and using this type of personal data. We aim to collect and process special category data as little as possible. Generally, we will only collect information on your health to ensure we can make any necessary adjustments. This is to uphold our duty of care, our contractual arrangements and to ensure the safeguarding of staff, those using our services and visitors to our various locations. Other special categories of data may be revealed to us by subjects during the course of delivering our services; we do not strictly process this information but acknowledge it may on occasion be recorded. We will document all incidents of this processing of special category data in our Information Asset Register with reasons, having conducted assessment where required.
The Special Categories of personal data consist of data revealing:

- racial or ethnic origin;
- political opinions;
- religious or philosophical beliefs;
- trade union membership.

They also consist of the processing of:

- genetic data;
- biometric data (e.g. fingerprints) for the purpose of uniquely identifying someone;
- data concerning health;
- data concerning someone's sex life or sexual orientation.

We may process special categories of personal data in the following circumstances:

- With your explicit written consent; or
- Where it is necessary in the substantial public interest, and further conditions are met;
- Where the processing is necessary for further safeguards for your fundamental rights and interests specified in law;
- Where there is a legal obligation.

Further legal controls apply to data relating to criminal convictions and allegations of criminal activity. We may process such data on the same grounds as those identified for "special categories" referred to above.

When we collect your data
When you email us we may collect your name, gender, date of birth, postal address, email and telephone number. For your security, we keep all data secure with appropriate organisational and technical safeguards to keep information safe. When we interact with you we may also collect notes from our conversations with you, details of any complaints or comments you make. We might record your age for identity where the law requires this. We may use technology such as cookies to help us deliver relevant and interesting content in our communications in the future.
We will only ask for and use your personal data collected for the purpose stated at the point at which it is collected. If we believe your data is no longer needed for this purpose we will not process your data further. Your image may be recorded on CCTV when you visit our premises for safety and crime prevention and detection.
Telephone call may be recorded for security and staff training purposes. We may collect your social media username, if you interact with us through those channels, to help us respond to your comments, questions and feedback.
The data privacy law allows this as part of our legitimate interest in understanding our clients. If and when you wish to change how we use your data, you will find details in the 'What are my rights?' section below.

An overview of your data protection rights

- Access to the personal information we may hold about you. This is free of charge and will be supplied to you within one month of your request.
- You can withdraw consent, or object to marketing communications we send you if we do not have a legitimate interest to continue, or once the purpose for which we hold the data has ended.
- You can object to our processing of your personal information for direct marketing purposes.
- You have a right to know why we are processing your data and whether we are sharing your information with any third parties.
- You have the right to request a copy of any information about you that we may hold at any time to check whether it is accurate.
- To ask for your information, please contact the Data Protection Officer using the details below.

Whenever you have given us your consent to use your personal data you have the right to change your mind and stop future communications. You may also opt-out, in some cases, of our processing of your data where we have a legitimate interest.
To protect the confidentiality of your information and the interests of the Firm, we will ask you to verify your identity before proceeding with any request for information. If you have authorised a third party to submit a request on your behalf, we will ask them to prove they have your permission to request such information. You are free to opt-out of hearing from us by any channels at any time unless we have a legal obligation to communicate with you.
We may send you relevant and personalised communications by post. We will do this on the basis of our legitimate interest but only after certain risk assessments.
You are free to opt-out of receiving marketing materials from us by post at any time.

Sometimes we are required to inform you about certain changes. For example, updates to this Privacy Notice and where we have a legal obligation. These administrative messages will not include any marketing content and do not require prior consent when sent by email. If we did not use your personal data for these purposes, we would be unable to comply with our legal obligations.
To display the most interesting content to you on our website, we may use data we hold about your previous visits.
We may use your data to send you a survey and feedback requests to help improve the way we communicate. These messages will not include marketing and do not require prior consent when sent by email. We have a legitimate interest to do so as this helps make our services more relevant to you.

Data Retention
Whenever we collect or process your personal data, we will only keep it for as long as is necessary for the purpose for which it was collected.
At the end of that retention period, your data will either be deleted completely, put beyond use or anonymised.

Sharing your data
Should we need to, we will share your personal data with third parties and suppliers outside the European Economic Area (EEA).

Protecting your data outside the EEA
The EEA includes all EU Member countries as well as Iceland, Liechtenstein and Norway. We may transfer personal data that we collect from you to third-party data processors in countries that are outside the EEA such as the USA. For example, this might be required when we store data in a Cloud. If we do this, we have procedures in place to ensure your data receives the same protection as if it were being processed inside the EEA and we will treat the information under the guiding principles of this Privacy Notice.

Stopping us from using your data in the future
You can stop communications from us by contacting us using the information below.

How to complain about our processing of your data
If you feel that your data has been handled incorrectly, or you are unhappy with the way we have dealt with your query regarding the way we use your personal data, you have the right to complain to the Information Commissioner's Office (ICO) which regulates the use of information in the UK.
You can call them on 0303 123 1113 or go online to www.ico.org.uk/concerns If you are based outside the UK you have the right to complain to the relevant data protection supervisory authority in your country. If you would like to discuss any aspect of this policy or the way we handle or process your information please contact our Data Protection Officer using the details below.

Here's how to get in touch:
By Post – By writing to us at: Data Protection Officer, Swilken House, 35 Largo Road, St Andrews, KY16 8NJ
By e-mail – You can e-mail us at: Dataprotection@hardies.co.uk or Dataprotection@shepherd.co.uk By Telephone – Please call us on 01334 47646

COVID-19 RISK MANAGEMENT CONTROL MEASURES

COVID-19 RISK MANAGEMENT CONTROL MEASURES FOR COMPLETING YOUR PROPERTY SURVEY SAFELY

addendum to our standard

Terms of Engagement

version 1.0.2

SHEPHERD
CHARTERED SURVEYORS

Covid-19 Risk Control Measures for Completing your Property Survey
(addendum to existing Terms of Engagement)

SHEPHERD
CHARTERED SURVEYORS

This document forms an addendum to our standard Terms of Engagement and takes into account the impact of Covid-19 on the interaction of surveyors and customers. This guide relates to a survey/inspection we are intending to undertake on your property for Home Report, Valuation or EPC purposes . As professional Chartered Surveyors we will act in a transparent and professional manner with all parties involved and will be clear with you about our service and any restrictions to the service as a result of COVID-19.

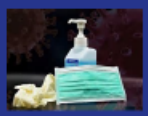
Healthier Scotland
Scottish Government

Please refer to Scottish Government Guidance since you are also expected to be familiar with these prior to our inspection of your property.

COVID-19 Safety Measures

Please watch our safety video prior to our inspection on YouTube:

https://youtu.be/jXKWklyLfbk



Additionally, we will commit to the following:

Our Surveyors will be wearing all appropriate Personal Protective Equipment (PPE)* whilst conducting the survey.

For example, gloves, shoe protectors and access to masks where required.

General Summary of control measures

- Our surveyor/s will confirm that they have no COVID-19 symptoms
- You are required to confirm whether anyone in the household has had COVID-19 or has had symptoms, are shielding or clinically vulnerable, or have not yet completed the required period of household isolation
- If either party shows any form of Covid-19 symptoms prior to the inspection taking place, then the appointment must be postponed until safety measures can be complied with
- Our surveyors will use gloves when handling ladders, handles, doors etc
- Our surveyor will have minimal contact with all surfaces whilst at the property
- No physical contact is needed nor will be permitted at any time during the survey
- All equipment used by the surveyor will be disinfected before entering the property.

* *the use of specified PPE may vary by agreement*

What we will need from you:

SHEPHERD
CHARTERED SURVEYORS

To enable the surveyor to spend as little time as possible in your home, we request that you strictly follow *2 metre social-distancing*. In addition, we request that all occupants vacate the property where possible (e.g. stay in the driveway, sit in the car or stand in the garden). If that is not possible please congregate in a single room within the property (e.g. the kitchen)

We also request the following:

- Pets are removed from the property or shut away
- Wipe down with disinfectant, and sanitise surfaces, such door handles, hand rails etc, especially in the kitchen & bathroom (after our visit wipe down door handles and "touch points" with a disinfectant)
- Please open all internal doors and open some windows for ventilation
- Cupboards containing meters and boilers/hot tanks are left open, please also make sure all curtains and blinds are open.
- Please open loft hatches and setup loft ladders if possible, failing which the Surveyor will use own ladders
- It would also help if you could prepare answers about the following, and advise the surveyor on the day from a safe distance:
  - Where are the electrics located in the property?
  - Where is the gas meter located?
  - Where is the water stopcock located?
  - Where is the water meter located?
  - Where is the central heating boiler located?
  - Are you aware of any issues in or with the property, if so please specify?
  - Do you have any certification relating to gas and electricity safety?
  - Do you have any guarantees or warranties for windows, boilers, historical damp treatment, extensions etc.?
  - If applicable where is the cold-water storage tank located?
  - If applicable where is the hot water cylinder located?
  - Is there underfloor heating? If so, where are the controls?
  - If you have a floor plan of the property can you email this in advance of the inspection- this will help reduce the surveyors time in the property'

Your Health & Safety:
Are you in at 'at risk' or 'vulnerable' category?

SHEPHERD
CHARTERED SURVEYORS

Government is advising those who are at increased risk of severe illness from coronavirus (COVID-19) to be particularly stringent in following social distancing measures. This group includes those who are:

- Aged 70 or older (regardless of medical conditions)
- Under 70 with an underlying health condition listed below (i.e. anyone instructed to get a flu jab as an adult each year on medical grounds):
  - Chronic (long-term) respiratory diseases, such as asthma , chronic obstructive pulmonary disease (COPD) , emphysema or bronchitis
  - Chronic heart disease, such as heart failure
  - Chronic kidney disease
  - Chronic liver disease, such as hepatitis
  - Chronic neurological conditions, such as Parkinson's disease , motor neurone disease , multiple sclerosis (MS) , a learning disability or cerebral palsy
  - Diabetes
  - Problems with your spleen – for example, sickle cell disease or if you have had your spleen removed
  - A weakened immune system as the result of conditions such as HIV and AIDS , or medicines such as steroid tablets or chemotherapy
  - Being seriously overweight (a body mass index (BMI) of 40 or above)
  - Women who are pregnant
  - Anyone who has received an organ transplant and remain on ongoing immunosuppression medication
  - Anyone with cancer or leukaemia who are undergoing active chemotherapy or radiotherapy
  - Anyone with severe chest conditions such as cystic fibrosis or severe asthma (requiring hospital admissions or courses of steroid tablets
  - Anyone with severe diseases of body systems, such as severe kidney disease (dialysis)
- Note: there are some clinical conditions which put people at even higher risk of severe illness from COVID-19. If you are in this category, please refer to www.NHSinform.Scot/coronavirus in order to keep yourself and others safe.

If you are in an at-risk category, please do let us know in advance and we will postpone the inspection until it is safe to do so. Should you have any questions or concerns, please do not hesitate to contact us directly.

Thank you for your cooperation in advance of our inspection:

SHEPHERD
CHARTERED SURVEYORS

HM Government

NHS

Coronavirus

Wash your hands with soap and water more often for 20 seconds

Use a tissue to turn off the tap. Dry hands thoroughly.

CORONAVIRUS
PROTECT YOURSELF & OTHERS

In the event that you have any further queries, please do not hesitate to contact your local surveyor.
Details of your local office can be found via our website:

www.shepherd.co.uk

(addendum to existing J&E Shepherd Terms of Engagement ver 1.0.2)

shepherd.co.uk

SHEPHERD RESIDENTIAL

- Home Report
- Valuation Report
- Executory Valuation
- Tax Valuations
- Separation Valuation
- Private Sale Valuation
- New Build & Plot Valuation
- Insurance Reinstatement Valuation
- Portfolio Valuation
- Rental Valuation
- Drive By & Desktop Valuation
- Energy Performance Certificate (EPC)
- Level Two Survey & Valuation Report
- Level Two Condition Report
- Expert Witness Report

SHEPHERD COMMERCIAL

- Commercial Valuation
- Commercial Agency
- Acquisitions Consultancy
- Commercial Lease Advisory
- Rent Reviews
- Asset Management
- Development Appraisals & Consultancy
- Auctions
- Property Management
- Professional Services
- Licensed Trade & Leisure
- Expert Witness Report
- Rating
- Property Investment
- Public Sector

HARDIES

PROPERTY & CONSTRUCTION CONSULTANTS

- Quantity Surveying
- Building Surveying
- Project Management
- Dispute Resolution Support Services
- Principal Designer
- Clerk of Works
- Commercial EPC
- Health & Safety Management
- Employer's Agent
- Energy Consultancy
- Housing Partnerships
- Housing Consultancy
- Development Monitoring
- Mediation Services

Aberdeen
△▲▲ 01224 202800

Ayr
△▲ 01292 267987

Bearsden
△▲ 0141 611 1500

Belfast
△ 02890 912975

Birmingham
▲ 0121 270 2266

Coatbridge
△▲ 01236 436561

Cumbernauld
△▲ 01236 780000

Dalkeith
△▲ 0131 663 2780

Dumbarton
△▲ 01389 731682

Dumfries
△▲△ 01387 264333

Dundee
△▲ 01382 200454
△ 01382 220699

Dunfermline
△▲ 01383 722337
△ 01383 731841

East Kilbride
△▲ 01355 248535

Edinburgh
△▲ 0131 2251234
△ 0131 557 9300

Elgin
△▲ 01343 553939

Falkirk
△▲ 01324 635 999

Fraserburgh
△▲ 01346 517456

Galashiels
△▲ 01896 750150

Glasgow
△▲△ 0141 331 2807

Glasgow South
△▲ 0141 649 8020

Glasgow West End
△▲ 0141 353 2080

Greenock
△▲ 01475 730717

Hamilton
△▲ 01698 897548

Inverness
△▲△ 01463 712239

Kilmarnock
△▲ 01563 520318

Kirkcaldy
△▲ 01592 205442

Leeds
△ 0113 322 5069

Livingston
△▲ 01506 416777

London
▲△ 02033 761 236

Montrose
△▲ 01674 676768

Motherwell
△▲ 01698 252229

Musselburgh
△▲ 0131 653 3456

Oban
△▲ 01631 707 800

Paisley
△▲ 0141 889 8334

Perth
△▲ 01738 638188
△ 01738 631631

Peterhead
△▲ 01779 470766

St Andrews
△▲ 01334 477773
△ 01334 476469

Saltcoats
△▲ 01294 464228

Stirling
△▲ 01786 450438
△ 01786 474476