

# Home Report

68 Kinglas Drive Dumbarton G82 2BT

Date of Valuation: 14/04/2017

AIMS Ref: CH\KMacd\LM\2017\04\0083

# single survey

# survey report on:

Property address	68 Kinglas Drive
• •	Dumbarton
	G82 2BT

Customer	Marguerita Norval
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Prepared by	Kenneth A N Macdougall, BSc, MLE, MRICS
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# 1. Information and scope of inspection

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

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

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

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 purpose built detached villa.
Accommodation	Ground floor - entrance hall, lounge with open plan dining room, breakfasting kitchen, utility room and WC.  1st floor - landing, bedroom 1 with en suite shower room, bedroom 2, bedroom 3 and bathroom
Gross internal floor area (m²)	100
Neighbourhood and location	The property is located within a modern residential development on the outskirts of the town of Dumbarton.  Local amenities and transport routes are available close by.
Age (year built)	circa 2016
Weather	Bright and dry

Chimney stacks	N/A

#### **Roofing including roof space**

The roof is of pitched design clad with concrete interlocking tiles. Valley gutters are formed to the front of the property which appear lined with lead.

The roof space is accessed via a ceiling hatch from a first floor landing. The roof frame is of timber construction with membrane sarking. Fibreglass insulation has been laid between ceiling joists.

Sloping roofs were visually inspected with the aid of binoculars where appropriate.

Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.

Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.

## Rainwater fittings

Rainwater fittings are of PVC construction.

Visually inspected with the aid of binoculars where appropriate.

#### **Main walls**

Main outer walls are of timber frame construction with facing brick and rendered outer leaf.

Sub floor ventilation is in keeping with a property of this age and type.

Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected.

Windows, external doors and	Windows are of PVC double glazed type. The front and rear doors
joinery	are of timber/metal construction.
	External injugate is formed in timber
	External joinery is formed in timber.
	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.
	boors and windows were not forced open.
External decorations	External timbers have been painted.
	Visually inspected.
	visually inspected.
Conservatories / porches	N/A.
Communal areas	N/A.
Garages and normanent	The property has the honefit of a single car integral garage. This is
Garages and permanent	The property has the benefit of a single car integral garage. This is
Garages and permanent outbuildings	The property has the benefit of a single car integral garage. This is accessed via steel panelled up and over door to the front.
	accessed via steel panelled up and over door to the front.
	accessed via steel panelled up and over door to the front.
outbuildings	accessed via steel panelled up and over door to the front.  Visually inspected.
	accessed via steel panelled up and over door to the front.  Visually inspected.  The property has garden grounds surrounding bounded by timber
outbuildings	accessed via steel panelled up and over door to the front.  Visually inspected.  The property has garden grounds surrounding bounded by timber fencing. There is a mono-block driveway to the front providing
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Outside areas and boundaries	accessed via steel panelled up and over door to the front.  Visually inspected.  The property has garden grounds surrounding bounded by timber fencing. There is a mono-block driveway to the front providing parking.  Visually inspected.
outbuildings	accessed via steel panelled up and over door to the front.  Visually inspected.  The property has garden grounds surrounding bounded by timber fencing. There is a mono-block driveway to the front providing parking.
Outside areas and boundaries	accessed via steel panelled up and over door to the front.  Visually inspected.  The property has garden grounds surrounding bounded by timber fencing. There is a mono-block driveway to the front providing parking.  Visually inspected.

Internal walls	Internal walls are of plasterboard construction.	
	Visually inspected from floor level.	
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.	

# Flooring throughout is of suspended timber construction. The presence of fitted floor coverings precluded the examination of floor surfaces and precluded the access to the sub floor area. Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted. Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point. Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so , and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.

Internal joinery and kitchen fittings	Internal joinery, skirtings, architraves and doors are of timber construction.
	There is a timber staircase leading from ground to first floor landing.
	Kitchen fittings consist of floor and wall mounted units as does the utility room fittings.
	Built-in cupboards were looked into but no stored items were moved.
	Kitchen units were visually inspected excluding appliances.

Chimney breasts and fireplaces	N/A.
Internal decorations	Internal decoration consist of painted and tiled wall finishes, ceilings
	are painted.
	Visually inspected.

Cellars	N/A.

#### **Electricity**

The property is connected to mains supply of electricity serviced via a circuit breaker box located in the kitchen cupboard. Electrical outlet sockets can be found throughout the property.

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

The property is connected to the mains supply of gas serviced via an external gas meter to the side of the garage.

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, bathroom fittings

The property is connected to the mains supply of water. Plumbing, where visible, is based on modern materials.

Bathroom fittings consist of a bath with shower over, wash hand basin and WC.

En suite shower facilities consist of a shower cubicle, wash hand basin and WC.

Cloakroom facilities consist of a WC and wash hand basin.

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.

#### Heating and hot water

The heating and hot water are supplied via a gas fired boiler within the garage and pressurised hot water tank located within the first floor landing.

Steel panelled radiators can be found throughout the property.

It is assumed that the central heating system has been properly installed, updated and maintained to meet all current regulations and standards with particular regard to flueing and ventilation.

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

The property is connected to the mains drainage system.

Drainage covers etc were not lifted.

Neither drains nor drainage systems were tested.

#### Fire, smoke and burglar alarms

Smoke detectors and a burglar alarm have been installed.

Visually inspected.

No tests whatsoever were carried out to the system or appliances.

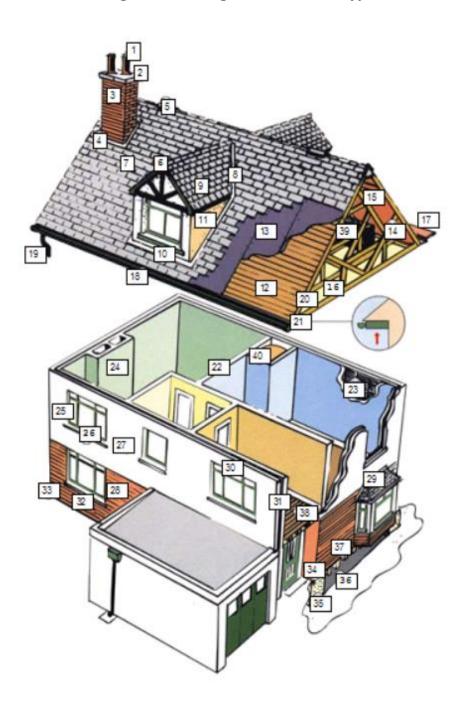
#### **Additional limits to inspection**

The property was fully furnished and occupied at the time of inspection. Fitted floor coverings were present which precluded the examination of floor surfaces.

Roof void inspection was restricted due to the presence of fibreglass insulation between ceiling joists and no formal crawl boards.

No inspection for Japanese Knotweed was carried out and unless otherwise stated for the purpose of this report, it is assumed that there is no Japanese Knotweed within the boundaries of the property or neighbouring properties.

## Sectional Diagram showing elements of a typical house



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

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

37

38

39 40 Floor joists Floorboards

Water tank

Hot water tank

# 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 catego	ory	1
Notes		None evident.
	Dampness, rot and infestation	
Repair catego	ry	1
Notes		No evidence of dampness, rot or infestation was noted within the property.
	Chimney stacks	
Repair catego	ory	-
Notes		N/A.
	Roofing including roof space	
Repair catego	ory	1
Notes		No visual defects were noted to the roof covering or within the roof space.

***	Rainwater fittings			
Repair catego	ory	1		
Notes		As it was not raining heavily at the time of inspection, we are unable to comment on the overall performance of the rainwater goods. These should be monitored during times of heavy rainfall to ensure that no deficiencies exist.		
	Main wa	alls		
Repair catego	ory	1		
Notes		No visual defects were identified.		
	Window	s, external doors and joinery		
Repair catego	ory	1		
Notes		No visual defects were identified.		
	External	decorations		
Repair catego	ory	1		
Notes		No significant visual defects were identified.		
	Conserv	atories / porches		
Repair category		-		
Notes		N/A.		
Communal areas		nal areas		
Repair catego	ory	-		
Notes		N/A.		

	Garages	and permanent outbuildings	
Repair catego	ory	1	
Notes		No significant visual defects were identified.	
200	Outside	areas and boundaries	
Repair catego	ory	1	
Notes		Normal garden maintenance should be anticipated.	
	Ceilings		
Repair catego	ory	1	
Notes		Slight shrinkage/cracking was noted to ceiling areas.	
	Internal	walls	
Repair catego	ory	1	
Notes		No significant visual defects were identified.	
Floors including sub-floors		ncluding sub-floors	
Repair catego	ory	1	
Notes		No significant visual defects were identified.	
Internal joinery and kitchen fittings			
Repair category		1	
Notes		No significant visual defects were identified.	

	Chimney	breasts and fireplaces
Repair catego	ory	-
Notes		N/A.
	Internal	decorations
Repair catego	ory	1
Notes		Normal wear and tear was noted.
	Cellars	
Repair catego	ory	-
Notes		N/A
Electricity		ty
Repair catego	ory	1
Notes		No visual defects identified
0	Gas	
Repair catego	ory	1
Notes		No visual defects identified
Water, plumbing and bathroom fittings		olumbing and bathroom fittings
Repair category		1
Notes		No visual defects identified

	Heating and hot water		
Repair catego	ry	1	
Notes		No visual defects identified	
Drainage		e	
Repair category		1	
Notes		No visual drainage problems were apparent	

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

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

Urgen	t	repa	irs	
replac	ement	are	e ne	ed
now.	Failure	to	deal	w

Category 3

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

or

#### Category 2

Repairs or replacement future requiring attention, but estimates are still advised.

#### Category 1

No immediate action or repair is needed.

#### Remember

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

#### Warning

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

#### 3. Accessibility information

#### Guidance notes on accessibility information

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

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

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

# 4. Valuation and conveyance issues

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

## Matters for a solicitor or licensed conveyancer

The property has been constructed within the last two years and NHBC Warranty should be available in respect of the construction. It would be appropriate to obtain copies of such.

## **Estimated reinstatement cost for insurance purposes**

£180,000

We are of the opinion that the subjects should be insured for buildings reinstatement purposes for a sum not less than £180,000. ONE HUNDRED AND EIGHTY THOUSAND POUNDS STERLING.

#### Valuation and market comments

#### £228,000

We are of the opinion that the market value of the subjects all as previously described and on a vacant possession basis would be fairly stated in the region of £228,000. TWO HUNDRED AND TWENTY EIGHT THOUSAND POUNDS STERLING.

Report author	Kenneth Macdougall, MRICS
	222 St. Vincent Street, Classey, C2 FOV
Address	233 St Vincent Street, Glasgow. G2 5QY
Signed	Kenneth A N Macdougall, BSc, MLE, MRICS for and on behalf of Graham + Sibbald
Date of report	19/4/2017

#### SINGLE SURVEY TERMS & CONDITIONS (WITH MVR)

#### PART 1 - GENERAL

#### 1.1 THE SURVEYORS

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

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

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

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

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

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

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

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

#### 1.2 THE REPORT

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

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

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

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

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

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

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

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

#### 1.3 LIABILITY

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

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

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

#### 1.4 GENERIC MORTGAGE VALUATION REPORT

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

#### 1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

#### 1.6 INTELLECTUAL PROPERTY

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

#### 1.7 PAYMENT

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

#### 1.8 CANCELLATION

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

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

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

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

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

#### 1.9 PRECEDENCE

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

#### 1.10 DEFINITIONS

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

#### PART 2 - DESCRIPTION OF THE REPORT

#### 2.1 THE SERVICE

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

#### 2.2 THE INSPECTION

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

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

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

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

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

#### 2.3 THE REPORT

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

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

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

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

- 2.3.2. **Category 2:** Repairs or replacement requiring future attention, but estimates are still advised.
- 2.3.3. **Category 1:** No immediate action or repair is needed.

#### **WARNING:**

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

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

#### 2.4 SERVICES

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

#### 2.5 ACCESSIBILITY

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

#### 2.6 ENERGY REPORT

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

#### 2.7 VALUATION & CONVEYANCER ISSUES

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

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

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

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

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

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

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

#### **Mortgage Valuation Report for Home Report** Reference | GLA-2017\04\0083 Source: G+S Home Report Seller Name Marguerita Norval 1) Property Details House Name Number / Ext 68 Street Kinglas Drive Area Postcode G82 2BT Town Dumbarton 2) Description of property House Type Detached Property Type House Floor number of subject property Year Built circa 2016 No. of floors in block Non Traditional Construction? No (\*Specify under general comments) No. of flats in block 3) Accommodation - give number of: Receptions Bedrooms Kitchens 1 Total Inside Bathrooms No of floors 2 W.C.s Outbuildings None. Garden Yes. Other Utility Room Garage(s) Integral Single 4) Tenure | Absolute Ownership If Leasehold, years unexpired: Any known or reported problems with onerous or unusual ground rent or service charges? Owner occupied | x Tenanted Vacant If part tenanted, please give details 5) Subsidence, Settlement and Landslip Does the property show signs of, or is the property located near any area subject to landslip, heave, settlement, subsidence, flooding or mining? If yes, please clarify 6) Condition of Property Are essential internal repairs required? Yes No x Are essential external repairs required? No | x Yes Should the repairs be effected before the advance is made? Yes No Х Is a mortgage retention recommended? Yes No x If the answer to any of the above questions is Yes, please provide further detail:



	_		+	Graham Sibbald
	s water x Mains drainage	x Electricity x Gas x Central	heating Gas	
8) Demand for letti Monthly rental val	<b>ng (Buy to let)</b> ue from the property (on a fur	nished basis):		
Monthly rental val	ue from the property (on an ur	nfurnished basis):		
9) Insurance Reinsta Total area of all flo	atement Value pors measured internally (m²)		100	
		e, professional fees, local authority requ n the site boundaries unless specificall	+ 1×0 000	
10) Market Valuation	on for Mortgage Purposes (Ass	suming Vacant Possession)	<u> </u>	
If no, please provide	I the property as suitable secu de reasons:	irity for a mortgage? Yes		
If Yes, please provi				
Valuation in presen			£228,000	
	letion of any works required (	under Question 6		
<b>11) General Commo</b> Please advise of ar	ents  ny special features of the prop	erty and/or the location, which affects t	he property.	
The property is fou	nd to be in good order for its a	age and character and generally well pre	esented.	
The valuation has	reflected the overall condition	n as apparent at the time of inspection.		
The property has b confirmed.	een constructed within the las	st two years and NHBC Warranty should l	be available. This should	l be
IMPORTANT - THIS	IS A CONFIDENTIAL REPORT PF	REPARED FOR MORTGAGE PURPOSES.		
Certificate: I have pheld.	ersonally inspected the prop	erty described herein and confirm adequ	uate professional indemn	ity cover is
		Company / Firm Name	Graham + Sibbald	
		Office Name	Glasgow	
	le -	Office Addr1	233 St Vincent Street	
Signature	Kenneth A N Macdougall, BSc, MLE, MRIG	Office Addr2		
	for and on behalf of Graham + Sibbald	Area		
Date of inspection	14/04/2017	Town	Glasgow	
Date of report	19/04/2017	Postcode	G2 5QY	
		Tel no	0141 332 1194	

#### MORTGAGE VALUATION- CONDITIONS OF ENGAGEMENT



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

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

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

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

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

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

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

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

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

The surveyor will not carry out an asbestos inspection and will not be acting as an asbestos inspector in completing a valuation inspection of properties that may fall within the Control of Asbestos Regulations 2012. No enquiry of the duty holder, as defined in the Control of Asbestos Regulations 2012, of the existence of an asbestos register, or of any plan for the management of asbestos will be made. Your legal adviser/conveyancer should confirm the duty holder under these regulations, the availability of an Asbestos Register and the existence and management of any asbestos containing materials. For the purposes of this valuation, the surveyor has assumed that there is a duty holder, as defined in the Control of Asbestos Regulations 2012, and that a Register of Asbestos and effective Management Plan is in place which does not require any immediate expenditure or pose a significant risk to health or breach the HSE Regulations.

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

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

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

Date: 19/02/2016

# **Energy Performance Certificate (EPC)**

Dwellings

# **Scotland**

#### 68 KINGLAS DRIVE, DUMBARTON, G82 2BT

Dwelling type:Detached houseDate of assessment:14 April 2017Date of certificate:02 May 2017Total floor area:101 m²

Primary Energy Indicator: 142 kWh/m²/year

Reference number: 8013-2924-0430-2544-7996
Type of assessment: RdSAP, existing dwelling

Approved Organisation: Elimburgt

Approved Organisation: Elmhurst

**Main heating and fuel:** Boiler and radiators, mains

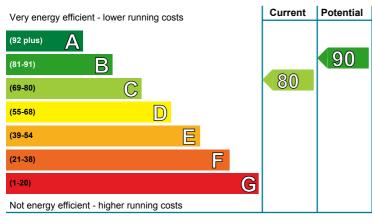
gas

#### You can use this document to:

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

Estimated energy costs for your home for 3 years*	£1,839	See your recommendations	
Over 3 years you could save*	£129	report for more information	

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

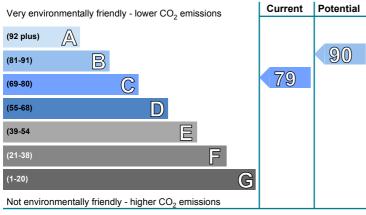


#### **Energy Efficiency Rating**

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 (80)**. The average rating for EPCs in Scotland is **band D (61)**.

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



# **Environmental Impact (CO<sub>2</sub>) Rating**

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

Your current rating is **band C (79)**. The average rating for EPCs in Scotland is **band D (59)**.

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

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

Recommended measures	Indicative cost	Typical savings over 3 years	Available with Green Deal
1 Solar water heating	£4,000 - £6,000	£129.00	$\bigcirc$
2 Solar photovoltaic (PV) panels	£5,000 - £8,000	£762.00	<b>②</b>

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



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

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

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

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

Element	Description	Energy Efficiency	Environmental
Walls	Timber frame, as built, insulated (assumed)	****	****
Roof	Pitched, 300 mm loft insulation	****	****
Floor	Suspended, insulated (assumed)	_	_
Windows	Fully double glazed	****	<b>★★★★</b> ☆
Main heating	Boiler and radiators, mains gas	<b>★★★★☆</b>	<b>★★★★</b> ☆
Main heating controls	Programmer, room thermostat and TRVs	****	<b>★★★★</b> ☆
Secondary heating	None	_	_
Hot water	From main system	<b>★★★★☆</b>	<b>★★★★</b> ☆
Lighting	Low energy lighting in all fixed outlets	****	****

# The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO<sub>2</sub> emissions, running costs and the savings possible from making improvements.

# The impact of your home on the environment

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

The calculated emissions for your home are 25 kg CO<sub>2</sub>/m<sup>2</sup>/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 2.5 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 1.1 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

# Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£1,287 over 3 years	£1,296 over 3 years	
Hot water	£348 over 3 years	£210 over 3 years	You could
Lighting	£204 over 3 years	£204 over 3 years	save £129
Totals	£1,839	£1,710	over 3 years

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.

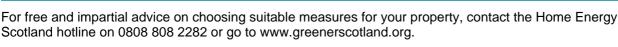
## **Recommendations for improvement**

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.

December ded moses was		Indicative seet Typical saving	Rating after improvement		Green	
Re	commended measures	Indicative cost	per year	Energy	Environment	Deal
1	Solar water heating	£4,000 - £6,000	£43	B 81	B 82	
2	Solar photovoltaic panels, 2.5 kWp	£5,000 - £8,000	£254	B 90	B 90	

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

# Choosing the right improvement package





## 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 Solar water heating

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

#### 2 Solar photovoltaic (PV) panels

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

## Low and zero carbon energy sources

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

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

#### Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	6,735	N/A	N/A	N/A
Water heating (kWh per year)	2,356			-

#### **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. Kenneth MacDougall

Assessor membership number: EES/018835
Company name/trading name: Graham & Sibbald
Address: 1 Greenmarket

Dundee DD1 4QB

Phone number: 01382 229773

Email address: ken.macdougall@g-s.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.

# Opportunity to benefit from a Green Deal on this property

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

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

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

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

Authorised home energy assessment

Finance at no upfront cost

Choose from authorised installers May be paid from savings in energy bills

Repayments stay with the electricity bill payer

Property address	68 Kinglas Drive
	Dumbarton
	West Dunbartonshire
	G82 2BT

Seller(s)	Marguerita Norval

Completion date of property questionnaire	25th April 2017
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## 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? $H = MMMS$		
2.	Council tax		
	Which Council Tax band is your property in? (Please tick one)  ☐ A ☐ B ☐ C ☐ D ☐ E ☑ F ☐ G ☐ H		
3.	Parking		
	What are the arrangements for parking at your property? (Please tick all that apply)		
	• Garage		
	Allocated parking space		
	Driveway		
	Shared parking		
	On street		
	Resident permit		
	Metered parking		
	Other (please specify):		
4.	Conservation area		
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?		

5.	Listed buildings	
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	☐ Yes ☑ No
6.	Alterations/additions/extensions	
a.	(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?  If you have answered yes, please describe below the changes which you have made:	☑ Yes □ No
	Added shower and tiling to main ballyroom	
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?  If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.  If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:	☐ Yes ☐ No NOT NECESSORY
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 ☑ No
	(i) Were the replacements the same shape and type as the ones you replaced?	☐ Yes ☐ No
	(ii) Did this work involve any changes to the window or door openings?	☐ Yes ☐ No
	(iii) Please describe the changes made to the windows doors, or patio approximate dates when the work was completed):	doors (with
	Please give any guarantees which you received for this work to your sagent.	olicitor or estate

7.	Central heating	
a.	Is there a central heating system in your property?	√Yes
	(Note: a partial central heating system is one which does not heat all the main rooms of the property $\boldsymbol{-}$	□ No
	the main living room, the bedroom(s), the hall and the bathroom).	Partial
	$\underline{\text{If you have answered yes or partial}}$ – what kind of central heating is there?	
	(Examples: gas-fired, solid fuel, electric storage heating, gas warm air).	
	If you have answered yes, please answer the three questions below:	
	(i) When was your central heating system or partial central heating February 2016	g system installed?
	(ii) Do you have a maintenance contract for the central heating system?	Yes
	If you have answered yes, please give details of the company with	□ No
	which you have a maintenance contract:	
	(iii) When was your maintenance agreement last renewed? (Please and year).	provide the month
8.	Energy Performance Certificate	L.
	Does your property have an Energy Performance Certificate which is less than 10 years old?	☑Yes □ No
9.	Issues that may have affected your property	
a.	Has there been any storm, flood, fire or other structural damage to your property while you have owned it?	☐ Yes ☑ No
	If you have answered yes, is the damage the subject of any outstanding insurance claim?	☐ Yes ☐ No
b.	Are you aware of the existence of asbestos in your property?	Yes
	If you have answered yes, please give details:	☑ No

10.	Services		,				
a. Pl	Please tick which services are connected to your property and give details of the supplier:						
	Services	Connected	Supplier				
	Gas or liquid petroleum gas	~	E-on.				
	Water mains or private water supply						
	Electricity	/	E-on.				
	Mains drainage						
	Telephone						
	Cable TV or satellite						
	Broadband						
b.	Is there a septic tank system	at your property?		Yes			
	If you have answered yes, ple	✓No					
	(iv) Do you have appropria septic tank?	ate consents for the disch	arge from your	☐ Yes ☐ No ☐ Don't Know			
8	(v) Do you have a mainte If you have answered yes, plowhich you have a maintenance	nance contract for your see ease give details of the conce contract:		☐ Yes ☐ No			

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?  If you have answered yes, please give details:	☐ Yes☐ No☐ Don't Know
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?  If you have answered yes, please give details:	☐ Yes ☑ No ☐ Not applicable
C:	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	☐ Yes ☑ No
d.	Do you have the right to walk over any of your neighbours' property — for example to put out your rubbish bin or to maintain your boundaries?  If you have answered yes, please give details:	☐ Yes ☑ No
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?  If you have answered yes, please give details:	☐ Yes ☑ No
f.	As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privatelyowned.)  If you have answered yes, please give details:	☐ Yes ☑ No
12.	Charges associated with your property	
a.	Is there a factor or property manager for your property?  If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	☐ Yes ☑ No

b.	Is there a common buildings insurance policy?  If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	☐ Yes ☐ No ☐ Don't Know ☐ Yes ☐ No ☐ Don't Know
C.	Please give details of any other charges you have to pay on a regular bunkeep of common areas or repair works, for example to a residents' amaintenance or stair fund.	easis for the essociation, or
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?  If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property.	☐ Yes ☑ No
b.	As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?  If you have answered yes, please give details:	☐ Yes ☑ No
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:	☐ Yes ☐ No

14.	Guarantees							
a.	Are there any guarantees or warranties for any of the following:							
		No	Yes	Don't know	With title deeds	Lost	_	
(i)	Electrical work		V					
(ii)	Roofing			Z			1	
(iii)	Central heating		Ø					
(iv)	National House Building Council (NHBC)		Ø					
(v)	Damp course		V					
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)		Ø					
С.	If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s): (i)(v) any faults guaranteed under the Walter Group Mankere (iii) Baler stall has I year warrants while Feb 20 (Vi) Cooker has 3 year warrenty remaining until 2020, Marm System Mankere (Vi) Are there any outstanding claims under any of the guarantees listed Yes  If you have answered yes, please give details:						ois.	
15.	Boundaries							
	So far as you are aware, has any boundary moved in the last 10 years?  If you have answered yes, please give detai	☐ Yes ☑ No ☐ Don't know						

16.	Notices that affect your property					
	In the past three years have you ever received a notice:					
a.	advising that the owner of a neighbouring property has made a planning application?	☐ Yes ☑ No				
b.	that affects your property in some other way?	☐ Yes ☑ No				
C.	that requires you to do any maintenance, repairs or improvements to your property?	☐ Yes ☑ No				
	If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.					

For security reasons the signature(s) have been obscured. Please contact the seller / sellers agent for sight of a signed copy.