HOME REPORT

Heathpark House
Coupar Angus Road
Blairgowrie
PH10 6JT

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Single Survey

http://homereport.g-s.co.uk

single survey

survey report on:

Property address	Heathpark House Coupar Angus Road Rosemount Blairgowrie PH10 6JT

Customer	Mr & Mrs Forsyth

Customer address	Heathpark House Coupar Angus Road Rosemount Blairgowrie PH10 6JT

Prepared by	Alan Campbell

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 substantial two storey detached dwelling house of traditional construction with two storey rear projection. The property has been constructed in two or three sections with the original property being approximately 170 years old and the more recent projections being consistent with 100 years old.

Accommodation	Ground Floor: Dining Room, Drawing Room, TV Room, Study, Shower Room and Kitchen/Family Room. First Floor (Rear): Living Room, Bedroom, Bathroom and Kitchen/Dining Room. First Floor: Drawing Room, 6 Bedrooms (3 with en-suite facilities), Bathroom and Shower Room.

Gross internal floor area (m^2)	560

Neighbourhood and location	The subjects are located on the west side of Coupar Angus Road within a predominantly residential area located approximately half a mile to the south of Blairgowrie town centre. Surrounding properties are mixed in character including a number of modern houses. The subjects are in keeping with their surroundings and day to day amenities are available locally.

Age (year built)	1840

Weather	It was dry at the time of our inspection.

Chimney stacks	Visually inspected with the aid of binoculars where appropriate. Chimneys are of mixed construction comprising mainly stone chimneys with metal flashings. Rear chimneys have been finished with a cement render and there is also a central brick chimney.

Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate. Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally. Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible , then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so . The roof is predominantly timber pitched and overlaid with slates although incorporates flat sections overlaid in a PVC membrane/fibreglass. We were verbally informed that these areas have been replaced within the last 4 years in conjunction with the replacement of glazing at the copula with polycarbonate sheeting and have the benefit of a 20 year guarantee. Access to the roof void was obtained from a fixed timber ladder from the back stair. The adjoining roof space is floored and there is access to the eaves although full access to all adjoining areas could not be obtained. The main roof void can also be accessed from this area. Our inspection was however heavily restricted due to insulation materials laid between and over supporting joists and a full inspection could not be carried out.

Rainwater fittings	Visually inspected with the aid of binoculars where appropriate. Gutters and downpipes are formed mainly with cast iron installations although there are a number of PVC infill sections.
Main walls	Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected. The walls are mainly of stone construction finished with a wet dash render and incorporates stone features around window/door openings and corners. There are some brick sections to the rear and these are also finished with a similar wet dash render.
Windows, external doors and joinery	Internal and external doors were opened and closed where keys were available. Random windows were opened and closed where possible. Doors and windows were not forced open. Windows comprise mainly timber sash and case single glazed installations although there are a number of timber casement style installations also. External doors are mainly timber although incorporate some glazed panels to the rear and there is a glazed fanlight above the main entrance door. There are painted timbers around the roof edging.
External decorations	Visually inspected.
Conservatories / porches	There is no conservatory/porch.
Communal areas	Not applicable.
Garages and permanent outbuildings	Visually inspected. There is no garage. There are two outbuildings abutting the property to the rear currently used for storage.

Outside areas and boundaries	Visually inspected. Areas of garden ground are provided around the subjects and these are understood to extend to approximately 1.7 acres. These are defined by a mixture of fencing, hedgerow and vegetation. There is an area for off street parking.

Ceilings	Visually inspected from floor level. Consistent mainly with lath and plaster.

Internal walls	Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate. Consistent mainly with lath and plaster.

Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted. Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point. Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so , and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch . Flooring is mainly of suspended timber construction, although areas to the rear are concrete. Fitted floor coverings were present throughout restricting our inspection and no access was obtained to inspect any sub floor area.

Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances. There is a modern fitted kitchen with base units and traditional wall storage. Internal doors are mainly traditional style four panel timber installations with some flush panel lightweight doors in the rear areas/separate accommodation. There are two timber internal stairs.

Chimney breasts and fireplaces	Visually inspected. No testing of the flues or fittings was carried out. There is a multi fuel stove within the family room area of the kitchen and the stove has a back boiler which can provide the domestic hot water supply. There are open fires in the drawing room, TV room and hallway with other fireplaces being blocked.

Internal decorations	Visually inspected.

Cellars	Visually inspected where there was safe and purpose-built access. There is a cellar under the rear kitchen area which is accessed from a timber door to the rear. Stairs lead down to the cellar which has a solid floor and houses the oil central heating boiler and hot water tank associated with this central heating system. The central heating system is not currently in use.

Electricity	Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on. Mains. The electric meter is located in the study and this adjoins circuit breakers. A number of sockets are located on skirtings.

Gas	Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on. Mains gas. The gas meter is located to the front of the property. There are two gas central heating systems within the property in addition to gas fittings.

Water, plumbing, bathroom fittings	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. Mains water. Visible plumbing is copper and PVC. There are white fitted sanitary goods in the bathroom and shower room at ground floor level and three en-suites and a bathroom and shower room on the upper floor.

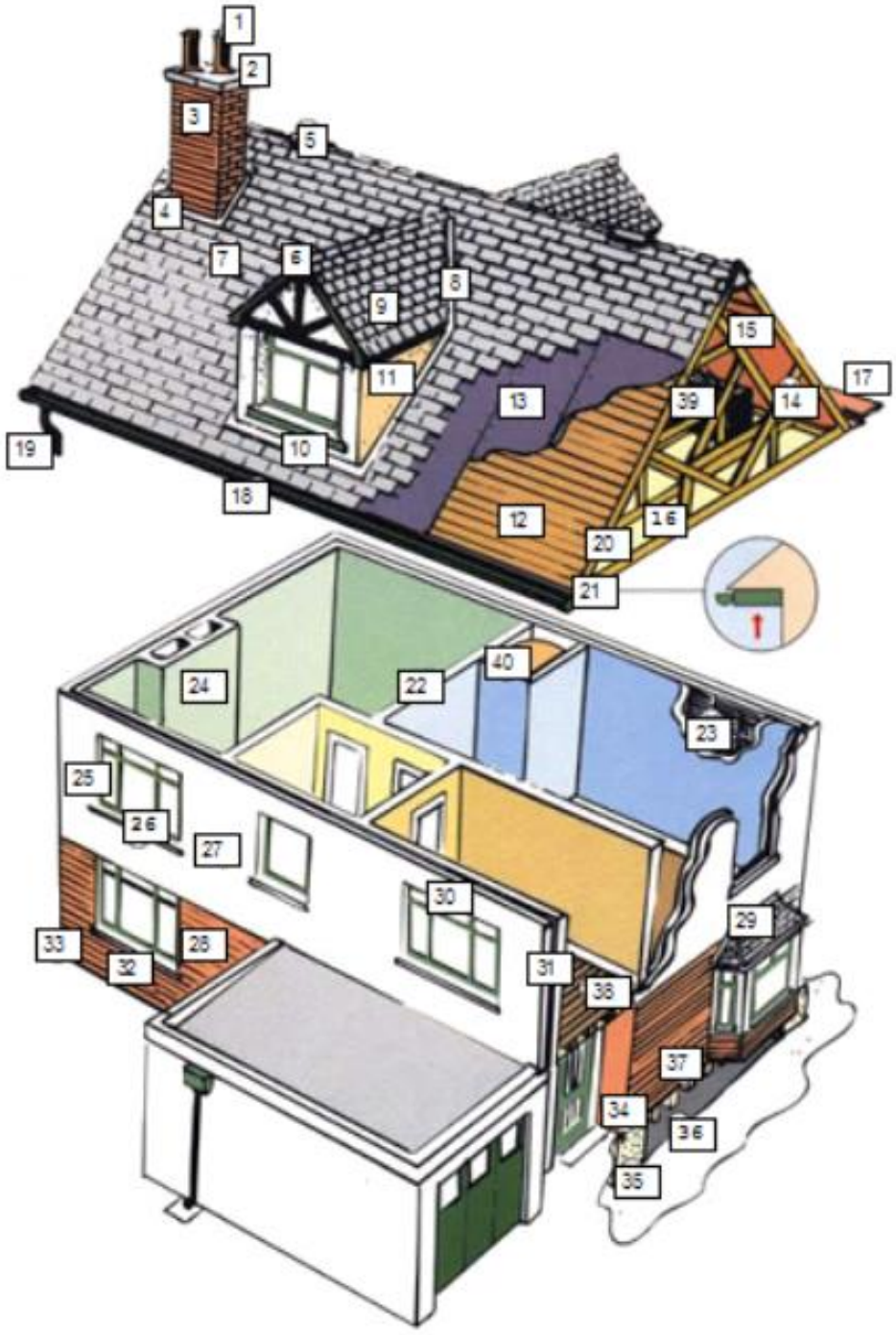
Heating and hot water	Accessible parts of the system were visually inspected apart from communal systems, which were not inspected. No tests whatsoever were carried out to the system or appliances. The property is mainly heated by two gas fired central heating systems. The main system is served by a Scottish Gas boiler which is wall mounted in the study area. The second system has a Worcester combination boiler which is wall mounted in the rear hall. Both central heating systems are understood to partially provide the domestic hot water supply although this can also be provided by electric immersion heaters from the hot water tank. The multi fuel stove within the family room has a back boiler which is understood to be the main source of the domestic hot water supply. In addition there is an oil fired boiler in the cellar and adjoining hot water tank. We were verbally informed this serves the older style cast iron radiators within the property. Whilst this is not currently used, it is understood that this could provide a back up heating system.

Drainage	Drainage covers etc were not lifted. Neither drains nor drainage systems were tested. Mains.

Fire, smoke and burglar alarms	Visually inspected. No tests whatsoever were carried out to the system or appliances. There are smoke alarms present.

Additional limits to inspection	Contents, furniture and fitted floor coverings were present throughout. Insulation and contents within the roof void also restricted our inspection. 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



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	Partition wall
23	Lath / plaster
24	Chimney breast
25	Window pointing
26	Window sills
27	Rendering
28	Brickwork / pointing
29	Bay window projection
30	Lintels
31	Cavity walls / wall ties
32	Subfloor ventilator
33	Damp proof course
34	Base course
35	Foundations
36	Solum
37	Floor joists
38	Floorboards
39	Water tank
40	Hot water tank

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

2. Condition

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

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



Structural movement

Repair category	1
Notes	There is evidence of a settlement in the building noted both internally and externally but this is not inconsistent with a property of this age and type and on the basis of a single inspection appears to be longstanding.



Dampness, rot and infestation

Repair category	2
Notes	There is evidence of previous timber and damp specialist works having been carried out including rot repairs within the roof void and woodworm treatments. These are understood to have a 30 year guarantee. All documentation should be verified in the normal manner. Some salting and staining of timbers however remain within the roof void and due to the limitations of inspection, all areas could not be closely examined. Given the age and nature of the subjects in conjunction with our findings, it would be recommended therefore to have a full inspection undertaken as a precautionary measure by a timber and damp specialist.



Chimney stacks

Repair category	2
Notes	Chimneys to the rear have been re-rendered although generally chimneys are showing signs of wear and tear and there is a build up of moss around chimney heads. Exposed brickwork is cracked and spalling and weathered sections were evident to stonework/brickwork. Some open joints were also evident, particularly at the brick chimney. Metal flashings were weathered and showing typical signs of wear and tear.

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.



Roofing including roof space

Repair category	2
Notes	Some slipped and damaged slates were evident across roof coverings and there is some corrosion of metalwork including holding straps and skylights along with some cracked glazing. The roof is also of a complex design and will require ongoing maintenance. There is salting and staining of timbers within the roof void and woodworm which is understood to have been treated under cover of guarantee.



Rainwater fittings

Repair category	2
Notes	At the time of our inspection there was no evidence of damp staining/water staining on wall surface which would indicate leakage. It should be noted that it was not raining at the time of our inspection. Some algae growth and staining was evident to installations, particularly to the rear and some corrosion and flaking paint was also evident.



Main walls

Repair category	1
Notes	There are some cracked and boss areas of render, particularly on the rear elevation. Cracking was also evident elsewhere. Some stone features were also cracked and spalling. The walls are however generally considered to be in a condition consistent with age and type.

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.



Windows, external doors and joinery

Repair category	2
Notes	Windows were showing typical signs of wear and tear with cracked glazing and a number of broken, damaged and missing sash cords evident. Some flaking paint was evident to windows/woodwork and decay requiring to be cut out and repaired in conjunction with a programme of redecoration. A window in the kitchen has been replaced.



External decorations

Repair category	1
Notes	Normal decorative works with some external paintwork being weathered.



Conservatories / porches

Repair category	-
Notes	Not applicable.



Communal areas

Repair category	-
Notes	Not applicable.



Garages and permanent outbuildings

Repair category	1
Notes	Outbuildings are generally in a condition consistent with age and usage.

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.



Outside areas and boundaries

Repair category	1
Notes	Boundaries are reasonably defined on site requiring a normal programme of maintenance.



Ceilings

Repair category	1
Notes	Ceilings are generally in a condition consistent with age although during redecoration some plaster filling/repair may be required.



Internal walls

Repair category	1
Notes	The internal walls are largely covered with decorative finishes. During routine redecoration some plaster filling may be necessary.



Floors including sub-floors

Repair category	1
Notes	Flooring is generally level and firm to the tread.



Internal joinery and kitchen fittings

Repair category	1
Notes	Kitchen fittings are of a modern style and internal joinery is generally in keeping with the subjects with no significant defects apparent.

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.



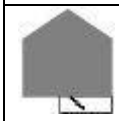
Chimney breasts and fireplaces

Repair category	1
Notes	Chimneys should be checked and swept prior to use in the normal manner.



Internal decorations

Repair category	1
Notes	The property is generally in fresh decoration throughout.



Cellars

Repair category	1
Notes	There is a general dampness within the cellar area which is typical in non habitable areas below ground floor level. If this area is to be used for dry storage, then some further works may prove necessary.



Electricity

Repair category	2
Notes	The electrical installation has been upgraded although we were unable to establish if the property was fully rewired. There are sockets located on skirtings which is not wholly in compliance with current regulations. Given the age and nature of the electrical installation, it would be recommended to have a precautionary check undertaken by an NICEIC registered electrical contractor.

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.



Gas

Repair category	1
Notes	It is outwith our remit to carry out tests and as a precautionary measure it is appropriate to have the gas fittings tested by a Gas Safe Registered Engineer. It is understood that there is an ongoing gas service agreement in place.



Water, plumbing and bathroom fittings

Repair category	1
Notes	No significant defects apparent based on our visual inspection.



Heating and hot water

Repair category	1
Notes	There are a number of central heating systems and these should all be checked and serviced. It is understood that there is an ongoing gas service agreement in place.



Drainage

Repair category	1
Notes	The property is thought to be connected to a main sewer. There was no surface evidence to suggest the system is choked or leaking.

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	2
Chimney stacks	2
Roofing including roof space	2
Rainwater fittings	2
Main walls	1
Windows, external doors and joinery	2
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	1
Internal decorations	1
Cellars	1
Electricity	2
Gas	1
Water, plumbing and bathroom fittings	1
Heating and hot water	1
Drainage	1

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

3. Accessibility information

Guidance notes on accessibility information

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

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

1. Which floor (s) is the living accommodation on?	Ground/First			
2. Are there three steps or fewer to a main entrance to a property?	Yes	X	No	
3. Is there a lift to the main entrance door of the property?	Yes		No	X
4. Are all door openings greater than 750mm?	Yes		No	X
5. Is there a toilet on the same level as the living room and kitchen?	Yes	X	No	
6. Is there a toilet on the same level as a bedroom?	Yes	X	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	X	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

Absolute Ownership assumed. We are unaware of any easements, servitudes or rights of way which may adversely affect the property. This point should be confirmed by reference to the Title Deeds.

The valuation is made on the assumption that any alterations that may have been carried out to the property satisfy all relevant legislation and have full certification where appropriate. While not necessarily an exhaustive list, alterations noted at the time of our inspection include installation of en-suite facilities.

Estimated reinstatement cost for insurance purposes

£1500000

We are of the opinion that the subjects should be insured for buildings reinstatement purposes for a sum of not less than £1,500,000 (ONE MILLION, FIVE HUNDRED THOUSAND POUNDS STERLING).

Valuation and market comments

£625000

Market Value assuming vacant possession is £625,000 (SIX HUNDRED AND TWENTY FIVE THOUSAND POUNDS STERLING).

Report author	Alan Campbell
Address	3 Charlotte Street, PERTH. PH1 5LW.
Signed	 Alan Campbell PGDipSurv MRICS for and on behalf of Graham & Sibbald
Date of report	5/5/2015

SINGLE SURVEY TERMS & CONDITIONS (WITH MVR)

PART 1 – GENERAL

1.1 THE SURVEYORS

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

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

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

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

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

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

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

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

1.2 THE REPORT

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

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

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

Prior to the 1st December 2008, Purchasers 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.

Property Questionnaire

http://homereport.g-s.co.uk

property questionnaire

Property address	HEATHPARK HOUSE COUPAR ANGUS ROAD ROSEMOUNT BLAIRGOWRIE PH10 6JT
Seller(s)	M.S. & MRS. L.C. FORSYTH
Completion date of property questionnaire	25/5/12

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? 12 YEARS

2. Council tax

Which Council Tax band is your property in? (Please circle)

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): AMPLE PARKING SPACE WITHIN CURTILAGE OF PROPERTY

4. Conservation area

Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	Yes/No/ Don't know

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: TWO EN-SUITE SHOWER ROOMS	Yes/No
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work? If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking. If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:	Yes/No
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property? 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 doors (with approximate dates when the work was completed): NEW KITCHEN WINDOW TO SELF-CONTAINED FLAT Please give any guarantees which you received for this work to your solicitor or estate agent.	

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 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:	Yes/No/ Partial GAS
	i) When was your central heating system or partial central heating system installed?	2000 AND 2004
	(ii) Do you have a maintenance contract for the central heating system? If you have answered yes, please give details of the company with which you have a maintenance contract:	Yes/No SCOTTISH GAS
	(iii) When was your maintenance agreement last renewed? (Please provide the month and year).	OCTOBER 2011
8.	**Energy Performance Certificate**	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	Yes/No
9.	**Issues that may have affected your property**	
a.	Has there been any storm, flood, fire or other structural damage to your property while you have owned it? If you have answered yes, is the damage the subject of any outstanding insurance claim?	Yes/No Yes/No
b.	Are you aware of the existence of asbestos in your property? If you have answered yes, please give details:	Yes/No

10. Services

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

Services	Connected	Supplier
Gas or liquid petroleum gas	✓	SCOTTISH HYDRO ELECTRIC
Water mains or private water supply	✓	
Electricity	✓	SCOTTISH HYDRO ELECTRIC
Mains drainage	✓	
Telephone	✓	BT PREMIER CALLS
Cable TV or satellite	X	
Broadband	✓	ORANGE

b.	Is there a septic tank system at your property? If you have answered yes, please answer the two questions below:	Yes/No
	(i) Do you have appropriate consents for the discharge from your septic tank?	Yes/No/ Don't know
	(ii) Do you have a maintenance contract for your septic tank? If you have answered yes, please give details of the company with which you have a maintenance 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 HEATHPARK LODGE HAS ACCESS ONLY ACROSS DRIVE
f.	As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.) 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 basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.	
13.	Specialist works	
a.	As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property? 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 WOODWORM, DRY ROT RISING DAMP CARRIED OUT IN 1999 BEFORE WE BOUGHT THE PROPERTY 30 YEAR GUARANTEE
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 SEE ABOVE
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 SEE ABOVE

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

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.	

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

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

Signature(s) :

Date:

FOR SECURITY REASONS THE SIGNATURE(S) HAVE BEEN OBSCURED. PLEASE CONTACT THE SELLER/SELLERS' AGENT FOR SIGHT OF A SIGNED COPY.

Energy Performance Certificate

http://homereport.g-s.co.uk

Energy Performance Certificate

Address of dwelling and other details

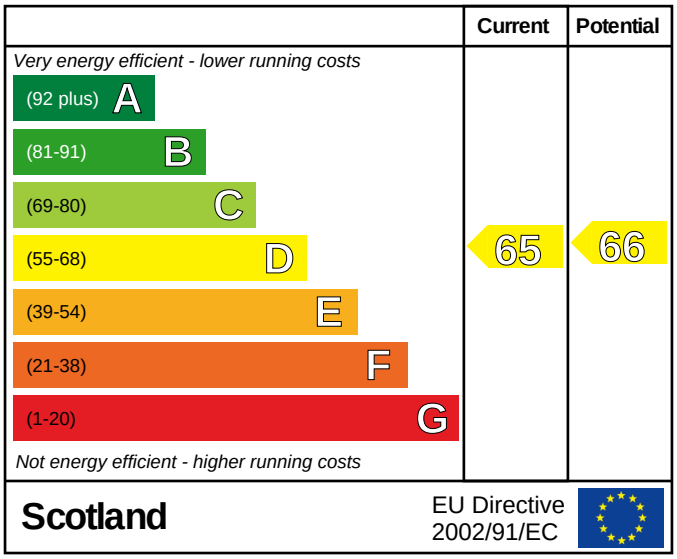
Heathpark House
Coupar Angus Road
Blairgowrie
PH10 6JT

Dwelling type:	Detached house
Name of approved organisation:	RICS Protocol for Scotland
Membership number:	RICS098796
Date of certificate:	25 May 2012
Reference number:	8512-2225-4100-0165-7926
Type of assessment:	RdSAP, existing dwelling
Total floor area:	560 m^2
Main type of heating and fuel:	Boiler and radiators, mains gas
	Boiler and radiators, mains gas

This dwelling's performance ratings

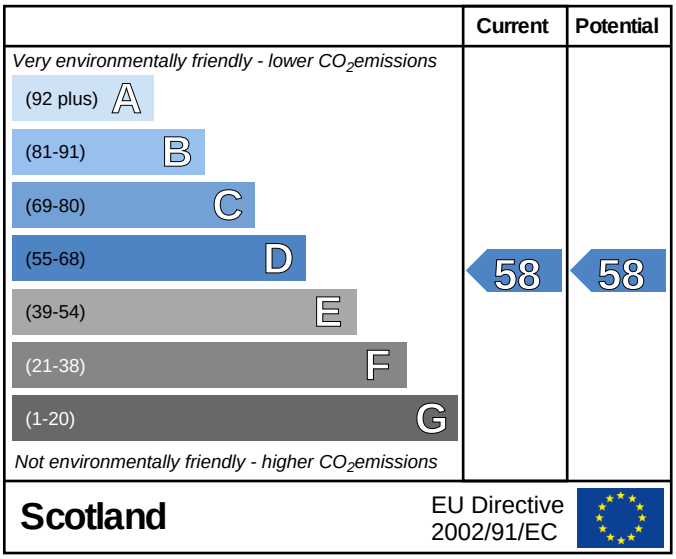
This dwelling has been assessed using the RdSAP 2009 methodology. Its performance is rated in terms of the energy use per square metre of floor area, energy efficiency based on fuel costs and environmental impact based on carbon dioxide (CO_2) emissions. $CO_2$is a greenhouse gas that contributes to climate change.

Energy Efficiency Rating



The energy efficiency rating is a measure of the overall efficiency of a home. The higher the rating the more energy efficient the home is and the lower the fuel bills are likely to be.

Environmental Impact (CO_2) Rating



The environmental impact rating is a measure of a home's impact on the environment in terms of carbon dioxide (CO_2) emissions. The higher the rating the less impact it has on the environment.

Approximate current energy use per square metre of floor area: 176 kWh/m^2per year

Approximate current CO_2emissions: 34 kg/m^2per year

Cost effective improvements

Below is a list of lower cost measures that will raise the energy performance of the dwelling to the potential indicated in the tables above.

1 Low energy lighting for all fixed outlets

A full energy report is appended to this certificate

Remember to look for the Energy Saving Trust Recommended logo when buying energy-efficient products. It's a quick and easy way to identify the most energy-efficient products on the market.

Information from this EPC may be given to the Energy Saving Trust to provide advice to householders on financial help available to improve home energy efficiency.

N.B. THIS CERTIFICATE MUST BE AFFIXED TO THE DWELLING AND NOT BE REMOVED UNLESS IT IS REPLACED WITH AN UPDATED VERSION

Energy Report

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The Energy Performance Certificate and Energy Report for this dwelling were produced following an energy assessment undertaken by a member of RICS Protocol for Scotland. This is an organisation which has been approved by the Scottish Ministers. The certificate has been produced under the Building (Scotland) Amendment Regulations 2006 and a copy of the certificate and this energy report have been lodged on a national register.

Assessor's name: Mr. Greg Davidson
Company name/trading name: Graham & Sibbald
Address: 3 Charlotte Street Perth PH1 5LW
Phone number: 01738 445733
Fax number: 01738 445833
E-mail address: gdavidson@g-s.co.uk
Related party disclosure: No related party

Estimated energy use, carbon dioxide (CO_2) emissions and fuel costs of this home

	Current	Potential
Energy use	176 kWh/m^{2}per year	173 kWh/m^{2}per year
Carbon dioxide emissions	19 tonnes per year	19 tonnes per year
Lighting	£258 per year	£136 per year
Heating	£3029 per year	£3050 per year
Hot water	£252 per year	£252 per year

The figures in the table above have been provided to enable prospective buyers and tenants to compare the fuel costs and carbon emissions of one home with another. To enable this comparison the figures have been calculated using standardised running conditions (heating periods, room temperatures, etc.) that are the same for all homes, consequently they are unlikely to match an occupier's actual fuel bills and carbon emissions in practice. The figures do not include the impacts of the fuels used for cooking or running appliances, such as TV, fridge etc.; nor do they reflect the costs associated with service, maintenance or safety inspections. Always check the certificate date because fuel prices can change over time and energy saving recommendations will evolve.

About the building's performance ratings

The ratings on the certificate provide a measure of the buildings overall energy efficiency and its environmental impact, calculated in accordance with a national methodology that takes into account factors such as insulation, heating and hot water systems, ventilation and fuels used.

Not all buildings are used in the same way, so energy ratings use standard occupancy assumptions which may be different from the specific way you use your home.

Buildings that are more energy efficient use less energy, save money and help protect the environment. A building with a rating of 100 would cost almost nothing to heat and light and would cause almost no carbon emissions. The potential ratings in the certificate describe how close this building could get to 100 if all the cost effective recommended improvements were implemented.

About the impact of buildings on the environment

One of the biggest contributors to global warming is carbon dioxide. The way we use energy in buildings causes emissions of carbon. The energy we use for heating, lighting and power in homes produces over a quarter of the UK's carbon dioxide emissions and other buildings produce a further one-sixth.

The average household causes about 6 tonnes of carbon dioxide every year. Adopting the recommendations in this report can reduce emissions and protect the environment. You could reduce emissions even more by switching to renewable energy sources. In addition there are many simple everyday measures that will save money, improve comfort and reduce the impact on the environment. Some examples are given at the end of this report.

Summary of this home's energy performance related features

The table below gives an assessment of the key individual elements that have an impact on this home's energy and environmental performance. 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 physical condition of any element. '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	Current performance	
		Energy Efficiency	Environmental
Walls	Sandstone, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
Roof	Pitched, 300+ mm loft insulation	★★★★★	★★★★★
Floor	Suspended, no insulation (assumed)	—	—
Windows	Single glazed	★☆☆☆☆	★☆☆☆☆
Main heating	Boiler and radiators, mains gas Boiler and radiators, mains gas	★★★★☆ ★★★★☆	★★★★☆ ★★★★☆
Main heating controls	Programmer, TRVs and bypass Programmer, TRVs and bypass	★★★☆☆ ★★★☆☆	★★★☆☆ ★★★☆☆
Secondary heating	Room heaters, dual fuel (mineral and wood)	—	—
Hot water	From secondary system	★★★☆☆	★★★☆☆
Lighting	Low energy lighting in 11% of fixed outlets	★★☆☆☆	★★☆☆☆
Current energy efficiency rating		D 65	
Current environmental impact (CO_2) rating			D 58

Low and zero carbon energy sources

These are sources of energy (producing or providing electricity or hot water) which emit little or no carbon dioxide into the atmosphere. There are none applicable to this home.

Recommended measures to improve this homes energy performance

The measures below are cost effective. The performance ratings after improvement listed below are cumulative, that is they assume the improvements have been installed in the order that they appear in the table. However you should check the conditions in any covenants, warranties or sale contracts, and whether any legal permissions are required such as a building warrant, planning consent or listed building restrictions. The indicative costs are representative for most properties but may not apply in a particular case.

Lower cost measures	Indicative Cost	Typical savings per year	Ratings after improvement	
			Energy Efficiency	Environmental Impact
1 Low energy lighting for all fixed outlets	£60	£101	D 66	D 58
Total		£101		
Potential energy efficiency rating			D 66	
Potential environmental impact (CO_2) rating				D 58

Further measures to achieve even higher standards

The further measures listed below should be considered in addition to those already specified if aiming for the highest possible standards for this home. Some of these measures may be cost-effective when other building work is being carried out such as an alteration, extension or repair. Also they may become cost-effective in the future depending on changes in technology costs and fuel prices. However you should check the conditions in any covenants, warranties or sale contracts, and whether any legal permissions are required such as a building warrant, planning consent or listed building restrictions. The indicative costs are representative for most properties but may not apply in a particular case.

2 Solar water heating	£4,000 - £6,000	£104	D 67	D 59
3 Replace single glazed windows with low-E double glazing	£2,500 - £6,500	£470	C 72	D 66
4 50 mm internal or external wall insulation	£5,500 - £14,500	£322	C 75	C 70
5 Solar photovoltaic panels, 2.5 kWp	£11,000 - £20,000	£219	C 77	C 72
Enhanced energy efficiency rating			C 77	
Enhanced environmental impact (CO_2) rating				C 72

Improvements to the energy efficiency and environmental impact ratings will usually be in step with each other. However, they can sometimes diverge because reduced energy costs are not always accompanied by a reduction in carbon dioxide (CO_2) emissions.

About the cost effective measures to improve this home's performance ratings

If you are a tenant, before undertaking any work you should check the terms of your lease and obtain approval from your landlord if the lease either requires it, or makes no express provision for such work.

Lower cost measures

These measures are relatively inexpensive to install and are worth tackling first. The indicative costs of measures included earlier in this EPC include the costs of professional installation in most cases. Some of them may be installed as DIY projects. DIY is not always straightforward, and sometimes there are health and safety risks, so take advice before carrying out DIY improvements.

1 Low energy lighting

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

About the further measures to achieve even higher standards

Further measures that could deliver even higher standards for this home. You should check the conditions in any covenants, planning conditions, warranties or sale contracts before undertaking any of these measures. If you are a tenant, before undertaking any work you should check the terms of your lease and obtain approal from your landlord if the lease either requires it, or makes no express provision for such work.

2 Solar water heating

A solar water heating panel, usually fixed to the roof, uses the sun to pre-heat the hot water supply. This will significantly reduce the demand on the heating system to provide hot water and hence save fuel and money. Building regulations may apply to this work. 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.

3 Double glazing

Double glazing is the term given to a system where two panes of glass are made up into a sealed unit. Replacing existing single-glazed windows with double glazing will improve comfort in the home by reducing draughts and cold spots near windows. Double-glazed windows may also reduce noise, improve security and combat problems with condensation. Building standards may apply to this work, so it is best to obtain advice from your local authority building standards department.

4 Internal or external wall insulation

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

5 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 restrictions may apply in certain neighbourhoods and you should check this with the local authority. Building regulations may apply to this work, so it is best to obtain advice from your local authority building standards department and from a suitably qualified electrician. 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.

What can I do today?

Actions that will save money and reduce the impact of your home on the environment include:

- Ensure that you understand the dwelling and how its energy systems are intended to work so as to obtain the maximum benefit in terms of reducing energy use and CO_2emissions.
- If you have a conservatory or sunroom, avoid heating it in order to use it in cold weather and close doors between the conservatory and dwelling.
- Check that your heating system thermostat is not set too high (in a home, 21°C in the living room is suggested) and use the timer to ensure you only heat the building when necessary.
- Make sure your hot water is not too hot - a cylinder thermostat need not normally be higher than 60°C
- Turn off lights when not needed and do not leave appliances on standby. Remember not to leave chargers (e.g. for mobile phones) turned on when you are not using them.
- Close your curtains at night to reduce heat escaping through the windows.
- If you're not filling up the washing machine, tumble dryer or dishwasher, use the half-load or economy programme. Minimise the use of tumble dryers and dry clothes outdoors where possible.
- Check the draught-proofing of windows and replace it if appropriate.
- If you have unused open chimneys consider blocking them off (making provision for a ventilation opening and a cowl on top of the chimney to avoid dampness).

For advice on how to take action and to find out about offers available to help make your home more energy efficient, call 0800 512 012 or visit www.energysavingtrust.org.uk.

Mortgage Valuation Report

http://homereport.g-s.co.uk

Graham + Sibbald

Mortgage Valuation Report for Home Report

Instructing Source: HOME REPORT | CASEREF: | G&S FILEREF: 2015\03\0125

Seller Name: Mr & Mrs Forsyth

1) Property Details

Property	Heathpark House
Street No / Ext	
Address	Coupar Angus Road
Area	Rosemount
Town	Blairgowrie
Postcode	PH10 6JT

2) Description of property

Property Type: House
* if other- specify in general comments

House Type: Detached

Year Built: 1840

Non Traditional Construction? (*Specify under General Comments): No

Floor number of subject property:
No. of floors in block:
No. of flats in block:

3) Accommodation - give number of:

Receptions	5	Bedrooms	7	Kitchens	2	Bathrooms	7	Inside W.C.s	0	No of floors	2

Other: Study | Garage(s): No | Outbuildings: 2 | Garden: Yes

4) Tenure

Ex Feudal

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, mining? Yes

If yes, please clarify: Movement is considered historic and non progressive.

6) Condition of Property

	Yes	No
Are essential internal repairs required?		X
Are essential external repairs required?		X
Should the repairs be effected before the advance is made?		X
Is a mortgage retention recommended?		X

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

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7) Services Mains water [X] Mains Drainage [X] Electricity [X] Gas [X] Central Heating? Gas

8) Demand For Letting (Buy To Let)

Monthly rental value from the property: (on a furnished basis)	£
Monthly rental value from the property: (on an unfurnished basis)	£

9) Insurance Reinstatement Value

Total area of all floors measured internally	560 m²
Cost of rebuilding inc. demolition, site clearance, professional fees, local authority requirements and main building (inc all other structures within the site boundaries unless specifically excluded).	£ £1,500,000

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

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

If No, please provide reasons.

If Yes, please provide your valuation

Valuation in present condition:	£625,000
Valuation on completion of any works required under Question 6	

11) General Comments

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

The property is mainly of stone construction set under a pitched and slated roof.

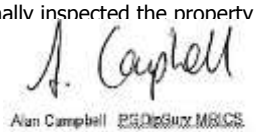
The property will require various items of repair and maintenance which are typical for a property of this age and type. This should include some attention to chimney heads, roof coverings, rainwater goods and external woodwork/windows.

Internally the property was generally well presented although given the age and nature of the subjects, in addition to our findings it would be recommended to have a precautionary check undertaken by a timber and damp specialist. Previous works have been carried out and these are assumed to be under cover of guarantee.

Our valuation assumes that all appropriate permissions and consents have been obtained in connection with alterations carried out to the property. The most recent works include installation of en-suite facilities.

IMPORTANT - THIS IS A CONFIDENTIAL REPORT PREPARED FOR MORTGAGE PURPOSES.

Certificate: I have personally inspected the property described herein and confirm adequate professional indemnity cover is held.

Signature 

Valuer Name and Qualification: Alan Campbell PGDipSurv MRICS for and on behalf of Graham + Sibbald

Date of Inspection: 01/05/2015

Date of Report: 05/05/2015

Company / Firm Name: **Graham + Sibbald**

Address: 3 Charlotte Street, Perth, PH1 5LW

Tel No: 01738 445733

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MORTGAGE VALUATION- CONDITIONS OF ENGAGEMENT

A valuation for mortgage purposes 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.

The report is used to guide the lender on the market value of the property for mortgage purposes, and is carried out for this purpose alone. 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 spaces 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 purposes 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 assumed 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 buildings 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 subjects 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 2006. No enquiry of the duty holder, as defined in the Control of Asbestos Regulations 2006, 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 2006, 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 Standards Manual, 6th Edition, effective from 1st January 2008, and, unless otherwise stated, we are External Valuers as defined therein. Further information may also be obtained from the Royal Institution of Chartered Surveyors in Scotland, 9 Manor Place, Edinburgh, EH3 7DN, 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.

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