"THE NATIONAL PROPERTY SERVICE"

Shepherd Chartered Surveyors

SHEPHERD

HOME REPORT

22 CARDENDEN ROAD
CARDENDEN
LOCHGELLY
KY5 0PA

Energy performance certificate

SHEPHERD
HOME REPORT

Energy Performance Certificate (EPC)

Dwellings

Scotland

22 CARDENDEN ROAD, CARDENDEN, LOCHGELLY, KY5 0PA

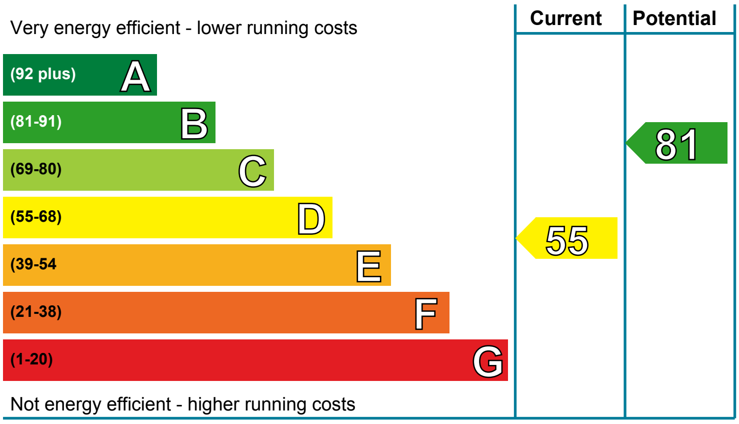
Dwelling type:	Semi-detached house	**Reference number:**	0140-2865-2110-9703-8045
Date of assessment:	05 September 2017	**Type of assessment:**	RdSAP, existing dwelling
Date of certificate:	02 October 2017	**Approved Organisation:**	Elmhurst
Total floor area:	84 m²	**Main heating and fuel:**	Boiler and radiators, mains gas
Primary Energy Indicator:	399 kWh/m²/year		

You can use this document to:

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

Estimated energy costs for your home for 3 years*	**£3,738**	See your recommendations report for more information
Over 3 years you could save*	**£1,308**	

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

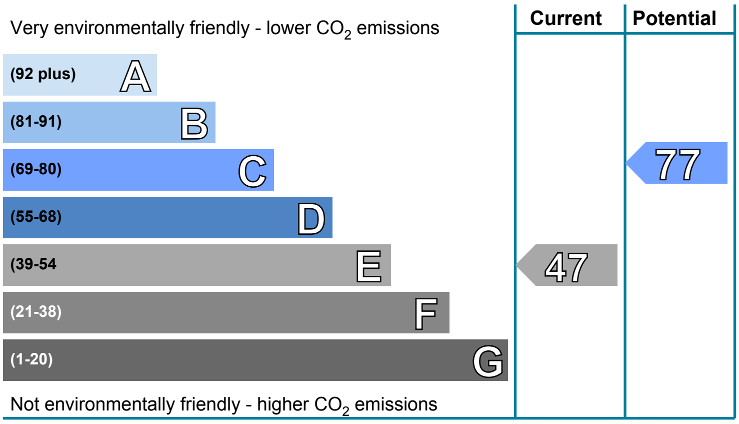


Energy Efficiency Rating

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 D (55)**. The average rating for EPCs in Scotland is **band D (61).**

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



Environmental Impact (CO_2) Rating

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

Your current rating is **band E (47)**. 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 Room-in-roof insulation	£1,500 - £2,700	£1038.00	✔
2 Floor insulation (suspended floor)	£800 - £1,200	£126.00	✔
3 Low energy lighting	£20	£42.00	

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

GREEN DEAL APPROVED

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	Cavity wall, filled cavity	★★★★☆	★★★★☆
Roof	Pitched, no insulation (assumed) Roof room(s), no insulation (assumed)	★☆☆☆☆ ★☆☆☆☆	★☆☆☆☆ ★☆☆☆☆
Floor	Suspended, no insulation (assumed) Solid, no insulation (assumed)	— —	— —
Windows	Fully double glazed	★★★☆☆	★★★☆☆
Main heating	Boiler and radiators, mains gas	★★★★☆	★★★★☆
Main heating controls	Programmer, room thermostat and TRVs	★★★★☆	★★★★☆
Secondary heating	None	—	—
Hot water	From main system	★★★★☆	★★★★☆
Lighting	Low energy lighting in 71% of 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_2 emissions, running costs and the savings possible from making improvements.

The impact of your home on the environment

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

The calculated emissions for your home are 70 kg $CO_2/m^2/yr$.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 5.9 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 3.1 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	£3,210 over 3 years	£2,052 over 3 years	You could save £1,308 over 3 years
Hot water	£309 over 3 years	£210 over 3 years	
Lighting	£219 over 3 years	£168 over 3 years	
Totals	**£3,738**	**£2,430**	

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

Recommendations for improvement

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

	Recommended measures	Indicative cost	Typical saving per year	Rating after improvement		Green Deal
				Energy	Environment	
1	Room-in-roof insulation	£1,500 - £2,700	£346	D 67	D 63	✔ (green)
2	Floor insulation (suspended floor)	£800 - £1,200	£42	D 68	D 65	✔ (orange)
3	Low energy lighting for all fixed outlets	£20	£14	C 69	D 65	
4	Solar water heating	£4,000 - £6,000	£33	C 70	D 67	✔ (orange)
5	Solar photovoltaic panels, 2.5 kWp	£5,000 - £8,000	£262	B 81	C 77	✔ (orange)

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

Choosing the right improvement package

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

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

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

1 Room-in-roof insulation
Insulating roof rooms will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. If it has a flat ceiling insulation can usually be added above the ceiling, and sloping ceilings and walls of roof rooms can be insulated using an internal lining board. Roof voids must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about roof room insulation and details of local contractors can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). Building regulations generally apply to this work so it is best to check this with your local authority building standards department.

2 Floor insulation (suspended floor)
Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Suspended floors can often be insulated from below but must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about floor insulation is available from many sources including www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation. Building regulations generally apply to this work so it is best to check this with your local authority building standards department.

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

4 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.

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 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)	20,780	(1,330)	N/A	N/A
Water heating (kWh per year)	2,141			

About this document

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

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

Assessor's name:	Mr. David Marr
Assessor membership number:	EES/019940
Company name/trading name:	J & E Shepherd
Address:	13 Albert Square Dundee DD1 1XA
Phone number:	01382 200454
Email address:	david.marr@hardies.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

Scottish Single Survey

SHEPHERD
HOME REPORT

Single Survey

survey report on:

Property address	22 CARDENDEN ROAD CARDENDEN LOCHGELLY KY5 0PA

Customer	Ms.Margaret Jardine

Customer address	per Purple Bricks

Prepared by	J & E Shepherd

Date of inspection	5th September 2017

SHEPHERD
CHARTERED SURVEYORS
Tel: 0845 263 7995 www.shepherd.co.uk

PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

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

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

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

1.2 THE REPORT

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

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

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

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

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

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

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional advisor or Lender, they will prepare a Transcript Mortgage Valuation Report for Lending Purposes on terms and conditions to be agreed between the Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report[2] will be from information contained in the Report and the generic Mortgage Valuation Report.

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

1.6 INTELLECTUAL PROPERTY

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

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

1.9 PRECEDENCE

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

1.10 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;

- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;

- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format;

- the "Market Value" is the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion;

- the "Property" is the property which forms the subject of the Report;

- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;

- a "prospective Purchaser" is anyone considering buying the Property;

- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;

- the "Seller" is/are the proprietor(s) of the Property;

- the "Surveyor" is the author of the Report on the Property; and

- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report.

- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

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

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

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

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

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

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

- There are rights of access and exit over all communal roadways, corridors, stairways etc. and to use communal grounds, parking areas, and other facilities;

- There are no particularly troublesome or unusual legal restrictions;

- There is no current dispute between the occupiers of the flats or any outstanding claims or losses; and the costs of repairs to the building are shared among the co-proprietors on an equitable basis.

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

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

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

1. Information and scope of inspection

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

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

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

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

Description	The subjects comprise an end terraced one storey and attic cottage with garage and garden grounds.
Accommodation	GROUND FLOOR : Entrance Hall, Lounge, Bedroom, Kitchen, Conservatory. ATTIC FLOOR : Two Bedrooms, Bathroom.
Gross internal floor area (m^2)	89 sq. metres or thereby.
Neighbourhood and location	The subjects form part of an established residential area within Cardenden where essential facilities and amenities are available. Glenrothes and Kirkcaldy town centres are within easy commuting distance.
Age	Probably built circa. 1910.
Weather	At the time of inspection, the weather was unsettled.
Chimney stacks	**Visually inspected with the aid of binoculars where appropriate.** The chimneys are of brick construction rendered externally with lead flashings and clay pots.
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.** Limited sight of the roof covering was gained from ground level. The main roof is pitched and slated with flat coverings to the dormer and kitchen projections.

	Due to the accommodation being formed at attic level there was no available access to any roof space area of the building to confirm the condition of roof timbers nor insulation material.

Rainwater fittings	**Visually inspected with the aid of binoculars where appropriate.** The rainwater fittings are a mixture of cast iron and plastic.

Main walls	**Visually inspected with the aid of binoculars where appropriate.** **Foundations and concealed parts were not exposed or inspected.** The external walls are of cavity brick construction with a roughcast/rendered outer leaf. We understand that cavity wall insulation was installed in 2008.

Windows, external doors and joinery	**Internal and external doors were opened and closed where keys were available.** **Random windows were opened and closed where possible.** **Doors and windows were not forced open.** The windows to the property are fitted with uPVC framed double glazed units together with a timber framed velux roof light at attic level. The entrance doors are of uPVC material with the rear door being replaced in 2010. The fascia area is finished in timber.

External decorations	**Visually inspected.** The various external components of the property have painted finish.

Conservatories / porches	**Visually inspected.** There is a metal framed, single glazed conservatory to the rear which has a polycarbonate roof covering. Flooring is of solid concrete. The central heating system does not extend to this area.

Communal areas	Not applicable.

Garages and permanent outbuildings	**Visually inspected.** The subjects benefit from a large semi detached garage which is of roughcast blockwork under a flat felt roof covering. Access is via an electrically operated roller door.

Outside areas and boundaries	**Visually inspected.** Garden grounds exist to the front and rear. The grounds are generally bound by brick walling and timber fencing. There is a small burn to the rear boundary and it should be borne in mind that wherever there is a body of water there is always a risk of flooding. Access to the garage is via a shared access driveway and liabilities in respect of maintenance upkeep and rights of use, etc. should be confirmed.

Ceilings	**Visually inspected from floor level.** Ceilings in the property are generally plasterboard with some timber linings incorporated.

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

Floors including sub floors	**Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.** Flooring was found to be very inaccessible due to the presence of fitted floor coverings throughout. Surfaces are mainly of suspended timber, partly solid concrete.

Internal joinery and kitchen fittings	**Built-in cupboards were looked into but no stored items were moved.** **Kitchen units were visually inspected excluding appliances.** The doors, facings and skirtings are of mixed vintage and to a style in keeping with the property's age and type. The kitchen fitments are of modern design and provide ample worktop and storage space.

Chimney breasts and fireplaces	**Visually inspected.** **No testing of the flues or fittings was carried out.** The fireplace within the lounge has had the opening blocked up. Other fireplaces have been removed. It is assumed that disused flues have been suitable capped and vented.

Internal decorations	**Visually inspected.** Internal decoration has been finished with painted/paper materials.

Cellars	Not applicable.

Electricity	**Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.** Mains supply. The meter and fuse box are located in the ground floor bedroom wall cupboard.

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

Water, plumbing, bathroom fittings	**Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.** **No tests whatsoever were carried out to the system or appliances.** Mains supply. The plumbing installation, where seen, appears to be of satisfactory materials. Sanitary fitments include a three piece white suite with overbath shower fitment.

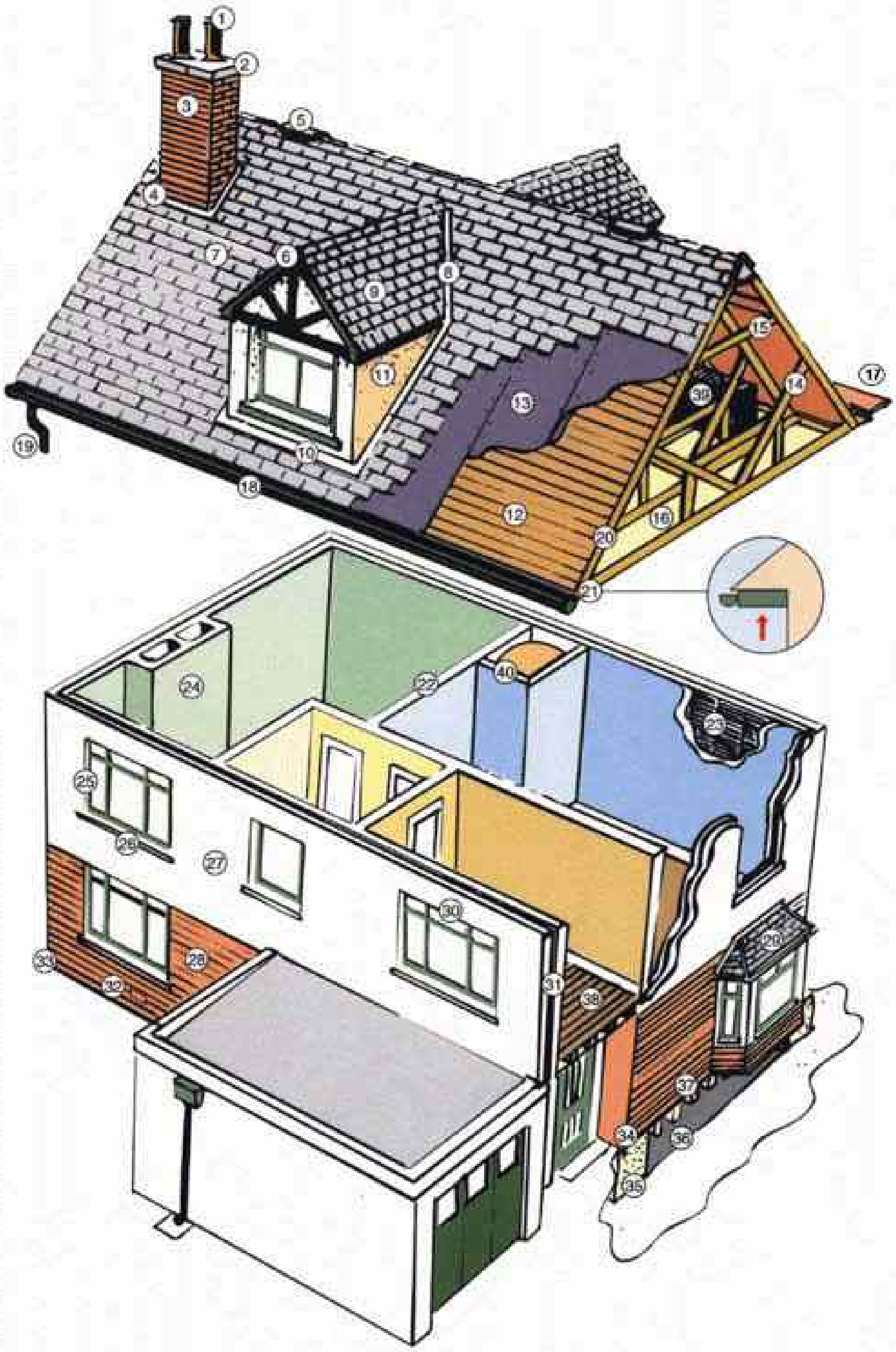
Heating and hot water	**Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.** **No tests whatsoever were carried out to the system or appliances.** Heating and hot water are provided by the wall mounted gas fired central heating boiler which is located in the store cupboard off the rear bedroom at attic level. We understand the boiler was installed in 2011 and was last serviced in October 2016.

Drainage	**Drainage covers etc. were not lifted.** **Neither drains nor drainage systems were tested.** Drainage is connected to the main sewer.

Fire, smoke and burglar alarms	**Visually inspected.** **No tests whatsoever were carried out to the system or appliances.** There are smoke detectors fitted in the property.

Any additional limits to inspection	At the time of inspection the property was unoccupied and unfurnished but had fitted floor coverings throughout. We did not gain access to any sub floor area nor was it possible to gain access to any roof timbers nor insulation materials. The rising main water supply pipe was not identified and no checks or tests have been carried out for any asbestos based products unless otherwise stated. The various external components of the property were seen from ground level only and therefore a restricted sight of flat roof coverings was gained. The services/circuits have not been checked nor tested. An inspection for Japanese Knotweed was not carried out. This is a plant which is subject to control regulation, is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. It is therefore assumed that there is no Japanese Knotweed within the boundaries of the property or its neighbouring property. Identification of Japanese Knotweed is best undertaken by a specialist contractor. If it exists removal must be undertaken in a controlled manner by specialist contractors. This can prove to be expensive.

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 are no signs of any recent or significant structural movement having taken place.

Dampness, rot and infestation	
Repair category	3
Notes	Indications of both rising and penetrating dampness were evident in the property which will require further investigation and repair. Wood boring insect infestation was evident to accessible timbers. Timber treatments may have been carried out in the past and it should be confirmed that a specialist guarantee is available. Failing the existence of a valid guarantee it would be prudent to have the property inspected and repairs implemented as found necessary. Condensation staining was evident in the property and improved heating/ventilation may help to eliminate condensation issues.

Chimney stacks	
Repair category	1
Notes	The chimney stacks are generally in an order consistent with their age and type.

Roofing including roof space	
Repair category	2
Notes	Chipped and slipped roof slates were noted which will require attention. Furthermore, improvements to the finishing detail between the slates/tiles of the subject and adjoining property may be desirable. The flat roof coverings will be found to have a limited lifespan.

	It is good practice with a roof covering of this age and type that regular annual inspections are carried out in order that roof maintenance works are dealt with on a regular and proactive basis.

Rainwater fittings	
Repair category	1
Notes	Rainwater fittings should be monitored during periods of prolonged rainfall to fully determine whether or not they are fully watertight.

Main walls	
Repair category	2
Notes	Areas of cracked and bossed roughcast/render were noted which will require attention.

Windows, external doors and joinery	
Repair category	2
Notes	Failure to glazing of the velux roof light was noted which will require attention. No significant defects were evident to external doors. Not all doors and windows have been tested. The fascia area appears satisfactory.

External decorations	
Repair category	2
Notes	There are signs of weathering to areas of external decoration.

Conservatories/porches	
Repair category	1
Notes	No significant defects were noted. It is likely that the conservatory will be prone to condensation during the winter months.

Communal areas	
Repair category	-
Notes	Not applicable.

Garages and permanent outbuildings

Repair category	2
Notes	Decay was noted to external joinery of the garage and there is also staining to the timber ceiling which may indicate the flat covering is defective.

Outside areas and boundaries

Repair category	1
Notes	Garden grounds and boundaries appeared adequately maintained. The full extent of grounds and boundaries should be confirmed by Legal Advisor.

Ceilings

Repair category	1
Notes	Ceiling finishes are generally in an order consistent with their age and type. The subjects incorporate areas of textured or artex decorative finishes. Older finishes of this type in some instances can contain levels of asbestos and if any sanding or removal of this material is being considered appropriate precautions should be taken.

Internal walls

Repair category	1
Notes	Internal wall finishes were found to be generally satisfactory and are in an order consistent with the property's age and type.

Floors including sub-floors

Repair category	1
Notes	Where access was gained the flooring was found to be generally hard, sound and free from significant defect although there are some loose/uneven boards which will require localised joinery repair.

Internal joinery and kitchen fittings

Repair category	1
Notes	The internal joinery is generally in an order consistent with the property's age and type. Some adjustments to doors are required. The subjects incorporate some glazed internal doors. Glazed internal doors should incorporate safety glass.

	No significant defects noted to kitchen fitments.

Chimney breasts and fireplaces	
Repair category	1
Notes	It is good practice to ensure that disused flues are suitably capped and vented.

Internal decorations	
Repair category	2
Notes	Internal decoration requires attention.

Cellars	
Repair category	-
Notes	Not applicable.

Electricity	
Repair category	2
Notes	The observation is made that the system is likely to be in excess of ten years of age and is unlikely to be fully compliant with current Regulations. It is good practice to have the system checked on a periodic basis by an electrical contractor to ensure compliance with current Regulations. The Institute of Electrical Engineers recommends that inspections and testings are undertaken at least every ten years and on a change of occupancy. It should be appreciated that only the most recently constructed or rewired properties will have installations which fully comply with IEE Regulations.

Gas	
Repair category	1
Notes	All gas appliances should be checked on an annual basis by a Gas Safe registered contractor. In the interests of safety and in light of recent Regulations it would be prudent to have all gas appliances checked by a registered Gas Safe inspector/tradesman.

Water, plumbing and bathroom fittings	
Repair category	1
Notes	The plumbing system is of a modern pattern and would appear adequate.

	The sanitary fitments appeared serviceable. Regular maintenance will be required to the seal around the bath/shower. No inspection was possible of areas beneath which are assumed to be in a satisfactory condition.

Heating and hot water	
Repair category	1
Notes	The visual inspection has indicated that there are no obvious signs of any significant defects or deficiencies that might suggest there could be major issues with the system. It is good practice to have the system on a service contract by a Gas Safe registered contractor to ensure adequate service and maintenance.

Drainage	
Repair category	1
Notes	No obvious defects were noted upon inspection of the visible drainage connections.

Single Survey

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

Structural movement	1
Dampness, rot and infestation	3
Chimney stacks	1
Roofing including roof space	2
Rainwater fittings	1
Main walls	2
Windows, external doors and joinery	2
External decorations	2
Conservatories/porches	1
Communal areas	-
Garages and permanent outbuildings	2
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	2
Cellars	-
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 and First
2. Are there three steps or fewer to a main entrance door of the 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 [ ] No [X]
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 conveyancer issues

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

Matters for a solicitor or licensed conveyancer
Availability and adequacy of any specialist guarantees relative to previous works. Installer's guarantee for cavity wall insulation. Service record for heating installation. Extent and ownership of grounds and boundaries together with liabilities in respect of maintenance and upkeep together with rights of use of shared access. The property has been altered in the past and it should be confirmed that all necessary Local Authority Consents/Approvals are obtained.

Estimated reinstatement cost for insurance purposes
For Reinstatement Cost Assessment purposes it is recommended that the subjects be insured for a sum of not less than £200,000 (TWO HUNDRED THOUSAND POUNDS STERLING).

Valuation and market comments
Having considered matters, taking account of our general observations on site, we are of the opinion that the current market value of the subjects in their present condition and with the benefit of full vacant possession may be fairly stated in the capital sum of £90,000 (NINETY THOUSAND POUNDS STERLING).

Signed	Security Print Code [498486 = 5934] Electronically signed
Report author	David P Marr
Company name	J & E Shepherd
Address	11 Wemyssfield, Kirkcaldy, KY1 1XN
Date of report	2nd October 2017

Mortgage Valuation Report

Tel: 0845 263 7995 www.shepherd.co.uk

Property Address

Address	22 CARDENDEN ROAD, CARDENDEN, LOCHGELLY, KY5 0PA
Seller's Name	Ms.Margaret Jardine
Date of Inspection	5th September 2017

Property Details

Property Type

[X] House [ ] Bungalow [ ] Purpose built maisonette [ ] Converted maisonette
[ ] Purpose built flat [ ] Converted flat [ ] Tenement flat [ ] Flat over non-residential use
[ ] Other (specify in General Remarks)

Property Style

[ ] Detached [ ] Semi detached [ ] Mid terrace [X] End terrace
[ ] Back to back [ ] High rise block [ ] Low rise block [ ] Other (specify in General Remarks)

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

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

Approximate Year of Construction 1910

Tenure

[X] Absolute Ownership [ ] Leasehold Ground rent £ [ ] Unexpired years [ ]

Accommodation

Number of Rooms

1 Living room(s) 3 Bedroom(s) 1 Kitchen(s)
1 Bathroom(s) 0 WC(s) 1 Other (Specify in General remarks)

Gross Floor Area (excluding garages and outbuildings) 89 m² (Internal) [ ] m² (External)

Residential Element (greater than 40%) [X] Yes [ ] No

Garage / Parking / Outbuildings

[X] Single garage [ ] Double garage [ ] Parking space [ ] No garage / garage space / parking space

Available on site? [X] Yes [ ] No

Permanent outbuildings:

Single car garage.

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Mortgage Valuation Report

Construction

Walls	[X] Brick	[ ] Stone	[ ] Concrete	[ ] Timber frame	[ ] Other (specify in General Remarks)
Roof	[ ] Tile	[X] Slate	[ ] Asphalt	[ ] Felt	[ ] Other (specify in General Remarks)

Special Risks

Has the property suffered structural movement?	[ ] Yes	[X] No
If Yes, is this recent or progressive?	[ ] Yes	[ ] No
Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the immediate vicinity?	[ ] Yes	[X] No

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

Service Connections

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

Drainage	[X] Mains	[ ] Private	[ ] None	Water	[X] Mains	[ ] Private	[ ] None
Electricity	[X] Mains	[ ] Private	[ ] None	Gas	[X] Mains	[ ] Private	[ ] None
Central Heating	[X] Yes	[ ] Partial	[ ] None				

Brief description of Central Heating:

A full gas fired central heating system is installed.

Site

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

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

Location

- [ ] Residential suburb
- [ ] Residential within town / city
- [ ] Mixed residential / commercial
- [ ] Mainly commercial
- [X] Commuter village
- [ ] Remote village
- [ ] Isolated rural property
- [ ] Other (specify in General Remarks)

Planning Issues

Has the property been extended / converted / altered? [X] Yes [ ] No

If Yes provide details in General Remarks.

Roads

- [X] Made up road
- [ ] Unmade road
- [ ] Partly completed new road
- [ ] Pedestrian access only
- [ ] Adopted
- [ ] Unadopted

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Mortgage Valuation Report

General Remarks

The subjects form part of an established residential area within Cardenden where essential facilities and amenities are available. Glenrothes and Kirkcaldy town centres are within easy commuting distance.

The general condition of the property appears consistent with its age and type of construction although items of repair and maintenance are required. Furthermore elements of the property are ageing and likely to require attention.

Access to the garage is via a shared driveway and liabilities in respect of maintenance upkeep together with rights of use, etc. should be confirmed.

The property has been altered in the past and it should confirmed that all necessary Local Authority Consents/Approvals are obtained.

The property benefits form a conservatory.

Essential Repairs

None.

Estimated cost of essential repairs £ N/A Retention recommended? ☐ Yes ☒ No Amount £ N/A

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Mortgage Valuation Report

Comment on Mortgageability

The subjects form suitable security for normal lending purposes.

Valuations

Market value in present condition	£ 90,000
Market value on completion of essential repairs	£ N/A
Insurance reinstatement value (to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)	£ 200,0000
Is a reinspection necessary?	[ ] Yes [X] No

Buy To Let Cases

What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis?	£ N/A
Is the property in an area where there is a steady demand for rented accommodation of this type?	[ ] Yes [ ] No

Declaration

Signed	Security Print Code [498486 = 5934] Electronically signed by:-
Surveyor's name	David P Marr
Professional qualifications	BSc MRICS
Company name	J & E Shepherd
Address	11 Wemyssfield, Kirkcaldy, KY1 1XN
Telephone	01592 205442
Fax	01592 640567
Report date	2nd October 2017

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Property Questionaire

SHEPHERD
HOME REPORT

Download PDF

Property Questionnaire

SHEPHERD
CHARTERED SURVEYORS

Property Address	22, Cardenden Road , Cardenden , Lochgelly , Fife ,
Seller(s)	Purple Bricks
Completion date of property questionnaire	21/09/2017

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? 23

2. **Council tax**

   Which Council Tax band is your property in? c

3. **Parking**

   What are the arrangements for parking at your property? Garage

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)? no

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)? no

6. **Alterations/additions/extensions**

   (i) During your time in the property, have you carried

a)	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:	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:	#
b)	Have you had replacement windows, doors, patio doors or double glazing installed in your property? If you have answered yes, please answer the three questions below:	yes
	(i) Were the replacements the same shape and type as the ones you replaced?	yes
	(ii) Did this work involve any changes to the window or door openings?	no
	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed): Please give any guarantees which you received for this work to your solicitor or estate agent.	
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).	yes
	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:	gas-fired
	(i) When was your central heating system or partial central heating system installed?	2011
	(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
	(iii) When was your maintenance agreement last renewed? (Please provide the month and year).	August 2017
8.	**Energy Performance Certificate**	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	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
	If you have answered yes, is the damage the subject of any outstanding?	no
b)	Are you aware of the existence of asbestos in your	

	property?	no
10.	**Issues that may have affected your property**	
a)	Please select which services are connected to your property:	Gas or liquid petroleum gas, Water mains or private water supply, Electricity, Mains drainage, Telephone
b)	Is there a septic tank system at your property?	no
	(i) Do you have appropriate consents for the discharge from your septic tank?	#
	(ii) Do you have a maintenance contract for your septic tank?	#
11.	**Responsibilities for shared or common areas**	
a)	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?	no
b)	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?	no
c)	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	no
d)	Do you have the right to walk over any of your neighbours property - for example to put out your rubbish bin or to maintain your boundaries?	yes
	If you have answered yes, please give details:	Use of drive for access only
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?	yes
	If you have answered yes, please give details:	Access to rear of their property
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 privatel-owned.)	no
12.	**Charges associated with your property**	
a)	Is there a factor or property manager for your property?	no
b)	Is there a common buildings insurance policy?	no
c)	Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.	None
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**	no

	bought the property:	
b)	As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?	no
14.	**Guarantees**	
a)	**Are there any guarantees or warranties for any of the following:**	
i)	Electrical work	no
ii)	Roofing	no
iii)	Central Heating	no
iv)	National House Building Council (NHBC)	no
v)	Damp course	no
b)	If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):	
c)	Are there any outstanding claims under any of the guarantees listed above?	#
15.	**Boundaries**	
	So far as you are aware, has any boundary of your property been moved in the last 10 years?	no
	Notices that affect your property	
16.	**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?	no
b)	that affects your property in some other way?	no
c)	that requires you to do any maintenance, repairs or improvements to your property?	no
	If you have answered yes to any of the 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)	Margaret Jardine
Date	21/09/2017

Shepherd Offices

Aberdeen:	01224 202800	Dunfermline:	01383 722337	Glasgow (Southside):	0141 649 8020	Motherwell:	01698 252229
Ayr:	01292 267987	East Kilbride:	01355 248535	Greenock:	01475 730717	Musselburgh:	0131 6533456
Coatbridge:	01236 436561	Edinburgh:	0131 2251234	Hamilton:	01698 897548	Paisley:	0141 8898334
Cumbernauld:	01236 780000	Falkirk:	01324 635999	Inverness:	01463 712239	Perth:	01738 638188
Dumbarton:	01389 731682	Fraserburgh:	01346 517456	Kilmarnock:	01563 520318	Peterhead:	01779 470766
Dumfries:	01387 264333	Forfar:	01307 466100	Kirkcaldy:	01592 205442	Saltcoats:	01294 464228
Dundee:	01382 200454	Galashiels:	01896 750150	Livingston:	01506 416777	St Andrews:	01334 477773
		Glasgow:	0141 3532080	Montrose:	01674 676768	Stirling:	01786 450438

SHEPHERD HOME REPORT

SHEPHERD CHARTERED SURVEYORS

SHEPHERD Commercial

Tel: 0845 263 7995 www.shepherd.co.uk Tel: 0845 263 7995