

"THE NATIONAL PROPERTY SERVICE"



Shepherd Chartered Surveyors



110 HALBEATH ROAD
DUNFERMLINE
KY12 7LX



Energy performance certificate



Energy Performance Certificate (EPC)

Scotland

Dwellings

110 HALBEATH ROAD, DUNFERMLINE, KY12 7LX

Dwelling type: Detached house
Date of assessment: 31 May 2019
Date of certificate: 02 June 2019
Total floor area: 142 m²
Primary Energy Indicator: 347 kWh/m²/year

Reference number: 5500-6596-0029-2271-1513
Type of assessment: RdSAP, existing dwelling
Approved Organisation: Elmhurst
Main heating and fuel: Boiler and radiators, mains gas

You can use this document to:

- Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO₂ emissions by improving your home

Estimated energy costs for your home for 3 years*	£5,256	See your recommendations report for more information
Over 3 years you could save*	£1,485	

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

Very energy efficient - lower running costs



Not energy efficient - higher running costs

Current	Potential
55	74

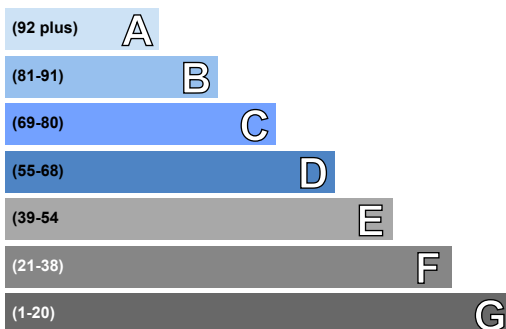
Energy Efficiency Rating

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.

Very environmentally friendly - lower CO₂ emissions



Not environmentally friendly - higher CO₂ emissions

Current	Potential
46	66

Environmental Impact (CO₂) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO₂) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band E (46)**. 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
1 Internal or external wall insulation	£4,000 - £14,000	£732.00
2 Floor insulation (suspended floor)	£800 - £1,200	£375.00
3 Low energy lighting	£55	£189.00

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

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

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

Summary of the energy performance related features of this home

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

Element	Description	Energy Efficiency	Environmental
Walls	Sandstone or limestone, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
Roof	Pitched, no insulation (assumed) Roof room(s), insulated	★☆☆☆☆ ★★★★★	★☆☆☆☆ ★★★★★
Floor	Suspended, no insulation (assumed)	—	—
Windows	Fully double glazed	★★★★☆☆	★★★★☆☆
Main heating	Boiler and radiators, mains gas	★★★★★	★★★★★
Main heating controls	Programmer, TRVs and bypass	★★★★☆☆	★★★★☆☆
Secondary heating	None	—	—
Hot water	From main system	★★★★★	★★★★★
Lighting	Low energy lighting in 15% 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, CO₂ 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 61 kg CO₂/m²/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 8.7 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 3.4 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

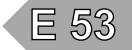
Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£4,467 over 3 years	£3,198 over 3 years	
Hot water	£315 over 3 years	£315 over 3 years	
Lighting	£474 over 3 years	£258 over 3 years	
Totals	£5,256	£3,771	

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

Recommendations for improvement

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

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement	
			Energy	Environment
1 Internal or external wall insulation	£4,000 - £14,000	£244		
2 Floor insulation (suspended floor)	£800 - £1,200	£125		
3 Low energy lighting for all fixed outlets	£55	£63		
4 Upgrade heating controls	£350 - £450	£62		
5 Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£279		

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 Internal or external wall insulation

Internal or external 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. 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 a building warrant is required for the installation of external wall insulation. Planning permission may also be required and that building regulations apply to external insulation so it is best to check with your local authority on both issues.

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 with your local authority building standards department.

3 Low energy lighting

Replacement of traditional light bulbs with energy saving bulbs will reduce lighting costs over the lifetime of the bulb, and they last many times longer than ordinary light bulbs. Low energy lamps and fittings are now commonplace and readily available. Information on energy efficiency lighting can be found from a wide range of organisations, including the Energy Saving Trust (<http://www.energysavingtrust.org.uk/home-energy-efficiency/lighting>).

4 Heating controls (room thermostat)

The heating system should have a room thermostat to enable the boiler to switch off when no heat is required. A competent heating engineer should be asked to do this work. Insist that the thermostat switches off the boiler as well as the pump and that the thermostatic radiator valve is removed from any radiator in the same room as the thermostat. Building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority building standards department and seek advice from a qualified heating engineer.

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 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)	29,559	(5,977)	N/A	(5,721)
Water heating (kWh per year)	2,313			

Addendum

This dwelling has stone walls and so requires further investigation to establish whether these walls are of cavity construction and to determine which type of wall insulation is best suited.

About this document

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

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

Assessor's name:	Mr. Paul Duncan
Assessor membership number:	EES/019937
Company name/trading name:	J & E Shepherd
Address:	13 Albert Square Dundee DD1 1XA
Phone number:	01382 200454
Email address:	dundee@shepherd.co.uk
Related party disclosure:	No related party

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

Use of this energy performance information

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

Advice and support to improve this property

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

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT



Scottish Single Survey



Single Survey

survey report on:

Property address	110 HALBEATH ROAD DUNFERMLINE KY12 7LX
Customer	
Customer address	110 Halbeath Road Dunfermline Fife KY12 7LX
Prepared by	J & E Shepherd
Date of inspection	31st May 2019



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 Property¹.

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.

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

Terms and Conditions

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 Report² 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	An one and a half storey detached cottage.
Accommodation	Ground Floor: Entrance Vestibule, Hall, two front reception rooms with bay windows, two bedrooms, breakfast kitchen, bathroom and attached porch. Upper Floor: Landing/gallery, Bedroom and Shower Apartment.
Gross internal floor area (m²)	142 (plus porch)
Neighbourhood and location	The subjects are situated within a mainly residential area and neighbouring properties are of mixed age and type. The subjects also overlook a main traffic thoroughfare and a licensed restaurant/public house. A range of local amenities are available in the general area and including a Railway Station which is within a fairly short walking distance of the subjects.
Age	1910 approximately.
Weather	Mainly dry but with some periods of light rainfall.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate. There are original and stone chimney stacks to the roof coverings and these were viewed from street level only.
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 timber pitched roof is covered in slates and including the rear extension. The roof coverings were again viewed from ground/street level only. We were able to gain access to the roof eaves areas accessed from the upper floor shower apartment, although our view of the roof timbers was restricted due to the presence of installation products, some stored items, flooring and linings. The eaves hatch in the upper floor landing area was screwed shut with no access possible while there was no internal access hatch contained within the rear extension. In these circumstances, we were only able to view some of the roof timbers provided in the property.
Rainwater fittings	Visually inspected with the aid of binoculars where appropriate. Metal and PVC rhones and down pipes are provided.
Main walls	Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected. The main walls of the property and including the rear extension appear to comprise stone/brick construction and are partly roughcast externally.
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. Double glazed external doors and windows are provided which were not tested, including the upper floor Velux window. There is an internal, timber and single glazed door in the kitchen which provides access to the porch off. There are timber products visible to the upper external roof eaves areas and also the rear timber and felt clad roof dormer.
External decorations	Visually inspected. The main walls comprise roughcasting with some stone work, painted, timber and PVC features.

Single Survey

Conservatories / porches	Visually inspected. The rear attached porch was added some time ago and comprises brick/roughcast and timber/glazed walls with a lean-to felted roof. The double glazing provided in the porch not tested.
Communal areas	Circulation areas visually inspected. There are no communal areas apparent, although we would refer you to comments below in respect of the rear driveway.
Garages and permanent outbuildings	Visually inspected. There is possible space to the rear of the property for the construction of a car garage but subject to all necessary consents and certification being obtained together with confirmation on access rights. We understand that the rear driveway is owned by the neighbouring house which appears to have been built in recent years and is contained within former garden ground pertaining to the subjects. Adjacent to the driveway, there are two mono blocked car parking spaces provided together with a grassed area. We understand that the parking spaces and grassed area are also currently owned by the neighbouring property but will be shortly transferred to the ownership of the subject property and this is reflected in the valuation figure stated. It would be advisable to confirm the full extent of boundaries/ownership, rights of way of mutual maintenance liability for the subjects in general, including the rear driveway, adjoining car park spaces and grassed area. Attached to the rear extension, there is a brick and slated store provided and this is of no consequence to value.
Outside areas and boundaries	Visually inspected. As previously noted, part of the original garden grounds have been sub-divided and now contain a dwelling house built in recent years. The subjects have still retained an area of garden ground with the boundaries partially shared and retaining. The boundaries comprise a combination of brickwork and timber fencing. As we stated above, the full extent of boundaries/ownership, rights of way and mutual maintenance liability for the subjects in general should be confirmed. There is a electricity sub-station situated on a grassed area of ground adjacent to the rear driveway. It is assumed that all necessary legal arrangements are in place for access to the sub- station by the owners but this point should be confirmed.
Ceilings	Visually inspected from floor level. Plaster finish with some covered in an artexed/textured product. It is possible that some sections of internal ceilings will still comprise old lath and plaster which is prone to detaching and care will be required during future re-decoration and re-plastering.

Single Survey

Internal walls	Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate. Plaster finish with some sections timber lined which in some instances can conceal possible defects. It is possible that some sections of plaster work to internal walls may still comprise old lath and plaster which as previously noted is prone to detachment and care will be required.
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. The internal flooring comprises timber construction with fully fitted floor coverings in place during our inspection. There was no access possible to 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. The kitchen incorporates wall and floor mounted units with worktop space and a sink. The internal joinery is standard for a property of this age and type.
Chimney breasts and fireplaces	Visually inspected. No testing of the flues or fittings was carried out. The internal fireplaces have been removed which is a common feature in properties of this age and type whilst also referring you to our comments below in Section 2.
Internal decorations	Visually inspected. The internal decorations mainly comprise emulsioned, painted, tiled and timber lined surfaces.
Cellars	Visually inspected where there was a safe and purpose-built access. There are no cellars.

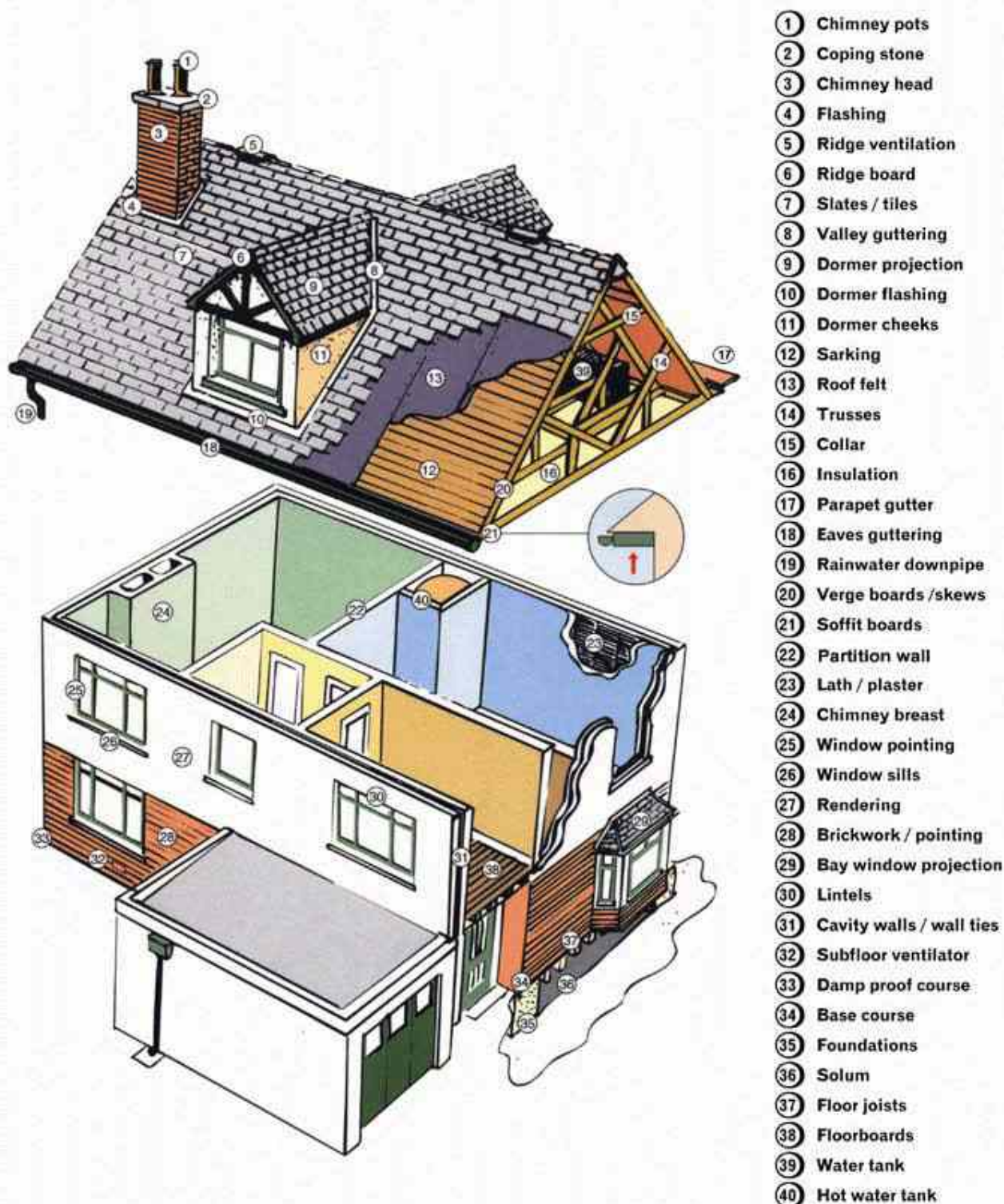
Single Survey

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. Connected to the mains supply and the meter is contained within the entrance vestibule cupboard. On the basis that the subjects were previously tenanted, it would be advisable to confirm if there is a valid Test Certificate (or EICR) available for the subjects and if so, this paperwork should be transferred.
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 is connected with the outside meter box to an external gable wall.
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 water is connected and where visible, copper/metal and PVC plumbing installations are provided. Modern style suites are provided in the ground floor bathroom and upper floor shower apartment. The extractor fan provided in the shower apartment was not fully tested.
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. A gas fired central heating system is provided, the boiler for which is wall mounted in the kitchen and will also serve the domestic hot water supply. Again on the basis that the property was previously tenanted, it would be advisable to check if there is a valid Landlord's Gas Safety Certificate available for the subjects which would have involved the servicing of the central heating system and this paperwork should be transferred.
Drainage	Drainage covers etc. were not lifted. Neither drains nor drainage systems were tested. Mains drainage is connected. It is not known whether the drainage connections externally have been upgraded.

Single Survey

Fire, smoke and burglar alarms	Visually inspected. No tests whatsoever were carried out to the system or appliances.
Any additional limits to inspection	The property had fitted floor coverings, therefore no detailed inspection was possible of the floors and accordingly, no comment can be made on their condition. No access was available beneath sanitary or kitchen fittings. We were only able to access one roof space/eaves area in the property but our view of these roof timbers was restricted by the presence of insulation products, flooring and linings. There were no other roof spaces/eaves areas and timbers accessed or viewed in the property. There was no access possible to any sub-floor area. Windows and external doors were not all fully opened or 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.

Sectional Diagram showing elements of a typical house



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.

Single Survey

2. Condition

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

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



Structural movement

Repair category	1
Notes	Evidence of settlement/movement has affected the building and as reflected by some internal and external cracking. On the basis of a single inspection this appears longstanding with no evidence of recent movement apparent. We would however refer you to our comments below.



Dampness, rot and infestation

Repair category	2
Notes	There is evidence of a damp proof course having been previously inserted. These works were carried out many years ago and as such, a guarantee is unlikely to be available. Using a hand held moisture meter, sporadic damp readings were obtained to sections of walls at ground floor level. Damp readings were also obtained to some sections of internal flooring which suggest possible concealed defects. Further comment should be obtained from a reputable damp and timber specialist contractor with a view to advising as to the cost and extent of all necessary treatments and repair works required, the full extent of which will not become apparent until full access works can be undertaken, including flooring and roofing timbers. As a precaution, both the bathroom and shower apartment should be checked for possible water spillages and defects with any necessary maintenance works carried out, including concealed flooring/timbers.



Chimney stacks

Repair category	2
Notes	Weathered and defective chimney masonry is visible and repairs are required. Weed growth is visible to external stacks. Repairs are required. There is also evidence of dampness to disused internal flues which requires further investigation in conjunction with the above recommended damp and timber specialist report and estimate.

Single Survey



Roofing including roof space

Repair category	2
Notes	Roof coverings are original and patch repairs are required. Upon closer examination, the roof coverings may be life expired and a report from a reputable roofing contractor should be obtained, including comment on the dormer and roof timbers. Once full access is possible to roof timbers, then ongoing maintenance and treatment works should also be anticipated.



Rainwater fittings

Repair category	2
Notes	Sections of rhones and down pipes are corroded, choked and likely to be leaking with repair works required.



Main walls

Repair category	2
Notes	Within the limitations of our inspection, no significant defects were noted, however normal levels of maintenance are recommended.



Windows, external doors and joinery

Repair category	2
Notes	There are defects in evidence to the windows and doors, including wear/tear, condensation and cracked pane glass. Sections of external timbers also show signs of weathering. The windows, doors and external timbers/joinery should be inspected and overhauled as necessary.



External decorations

Repair category	2
Notes	Paint finished and decorated external surfaces will require redecoration on a regular basis.



Conservatories/porches

Repair category	2
Notes	The attached porch requires repair, upgrading and maintenance works, including the roof coverings, walls, door and windows.

Single Survey



Communal areas

Repair category	-
Notes	N/A



Garages and permanent outbuildings

Repair category	2
Notes	The rear attached store also requires repair and maintenance works.



Outside areas and boundaries

Repair category	1
Notes	Boundary walls and fences should be regularly checked and maintained as necessary.



Ceilings

Repair category	2
Notes	Repair and pointing works are required to some internal ceilings with uneven and cracked sections in evidence, including cornicing.



Internal walls

Repair category	2
Notes	Within the limitations of our inspection no significant defects were noted. Some general attention may be required during future re-decoration. As previously noted, there is some evidence of dampness to internal walls. The damp and timber specialist contractor may recommend that re-plastering works are also carried out during the course of any necessary damp proofing.



Floors including sub-floors

Repair category	2
Notes	The floor coverings required to be upgraded as necessary and once exposure works are carried out with floor coverings removed, flooring/timber defects may become apparent. As a precaution, the seals/flooring in both the bathroom and shower apartment should be checked for possible water spillages/defects and with a view to undertaking any necessary maintenance works, including concealed areas/timbers.



Internal joinery and kitchen fittings

Repair category	2
Notes	These should be upgraded as necessary in accordance with internal modernisation.



Chimney breasts and fireplaces

Repair category	2
Notes	As previously noted, there is evidence of dampness to disused chimney flues which requires further investigation and all necessary repair and treatment works carried out. All disused flues should be property vented/capped.



Internal decorations

Repair category	1
Notes	Internal re-decoration works were in hand at the time of our inspection and the valuation assumes that these works will be completed to a full and satisfactory standard.



Cellars

Repair category	-
Notes	N/A



Electricity

Repair category	1
Notes	The Institute of Engineering and Technology 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 re-wired properties will have installations which fully comply with present IET regulations.



Gas

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



Water, plumbing and bathroom fittings

Repair category	1
Notes	No tests have been undertaken of the system, however within the limitations of our inspection, no significant defects were noted. Sanitary fittings appear serviceable however surround seals/tiling should be checked and maintained watertight as previously noted. We were unable to view concealed areas below sanitary fittings and cannot confirm they are free from damp or other defects. There is an element of wear and tear to the fittings. The shower apartment extractor fan should be checked and serviced on a regular basis in conjunction with the wiring installations.



Heating and hot water

Repair category	1
Notes	It is assumed that the central heating system has been properly installed, updated and maintained to meet with all current regulations and standards with particular regard to fluing and ventilation requirements.



Drainage

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

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	2
Chimney stacks	2
Roofing including roof space	2
Rainwater fittings	2
Main walls	2
Windows, external doors and joinery	2
External decorations	2
Conservatories/porches	2
Communal areas	-
Garages and permanent outbuildings	2
Outside areas and boundaries	1
Ceilings	2
Internal walls	2
Floors including sub-floors	2
Internal joinery and kitchen fittings	2
Chimney breasts and fireplaces	2
Internal decorations	1
Cellars	-
Electricity	1
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.

Single Survey

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
2. Are there three steps or fewer to a main entrance door of the property?	Yes ☒ No ☐
3. Is there a lift to the main entrance door of the property?	Yes ☐ No ☒
4. Are all door openings greater than 750mm?	Yes ☐ No ☒
5. Is there a toilet on the same level as the living room and kitchen?	Yes ☒ No ☐
6. Is there a toilet on the same level as a bedroom?	Yes ☒ No ☐
7. Are all rooms on the same level with no internal steps or stairs?	Yes ☐ No ☒
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes ☒ 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

It is apparent that alterations have been carried out to form the current accommodation room layout, including the separate bathroom and shower apartment whilst the attic floor accommodation has been formed/converted in the past and also contains a roof dormer and separate Velux window. There is no physical evidence to suggest that the aforementioned alterations have been carried out in recent years and as such they may now be deemed as historic but subject to confirmation. Damp proofing works have been previously carried out but there is unlikely to be a valid guarantee available whilst an update report and estimate is recommended from a reputable damp and timber specialist contractor.

On the basis that the subjects were previously tenanted, it would be advisable to confirm if there is a valid Test Certificate (or EICR) available for the wiring installations and if so, this paperwork should be transferred. Again on the basis that the property was previously tenanted, it would be advisable to check if there is a valid Landlord's Gas Safety Certificate available for the subjects which would have involved the servicing of the central heating system and this paperwork should be transferred.

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

We understand that the rear driveway is owned by the neighbouring house which appears to have been built in recent years and is contained within former garden ground pertaining to the subjects. Adjacent to the driveway, there are two mono blocked car parking spaces provided together with a grassed area. We understand that the parking spaces and grassed area are also currently owned by the neighbouring property but will be shortly transferred to the ownership of the subject property and this is reflected in the valuation figure stated. It would be advisable to confirm the full extent of boundaries/ownership, rights of way of mutual maintenance liability for the subjects in general, including the rear driveway, adjoining car park spaces and grassed area.

There is a electricity sub-station situated on a grassed area of ground adjacent to the entrance of the rear driveway. It is assumed that all necessary legal arrangements are in place for access to the sub-station by the owners but this point should again be confirmed. The possible effects of electromagnetic fields have been the subject of media coverage. Public perception may affect marketability and the future value of the property. Further information can be obtained from the Health Protection Agency, Health Protection Scotland and other organisation.

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 £490,000 (Four Hundred and Ninety Thousand Pounds). This figure is the estimate of the cost of rebuilding the premises and bears no direct relationship to current market value.

Single Survey

Valuation and market comments

Having considered matters, taking account of our general observations on site, we are of the opinion that the Market Value of the subjects in their present condition and with the benefit of vacant possession may be fairly stated in the sum of £230,000 (Two Hundred and Thirty Thousand Pounds).

Signed

Security Print Code [451847 = 5178]
Electronically signed

Report author

Paul J Duncan

Company name

J & E Shepherd

Address

The Signature Building, 8 Pitreavie Court, Dunfermline, KY11 8UU

Date of report

4th June 2019

Mortgage Valuation Report



Tel: 0845 263 7995

www.shepherd.co.uk

Property Address

Address 110 HALBEATH ROAD, DUNFERMLINE, KY12 7LX
Seller's Name
Date of Inspection 31st May 2019

Property Details

Property Type ☒ 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 ☐ 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 ☒ 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

Tenure

☒ Absolute Ownership ☐ Leasehold Ground rent £ Unexpired years

Accommodation

Number of Rooms Living room(s) Bedroom(s) Kitchen(s)
 Bathroom(s) WC(s) Other (Specify in General remarks)

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

Residential Element (greater than 40%) ☒ Yes ☐ No

Garage / Parking / Outbuildings

☐ Single garage ☐ Double garage ☐ Parking space ☒ No garage / garage space / parking space
Available on site? ☐ Yes ☒ No

Permanent outbuildings:

Rear attached brick and slated store which requires repair and maintenance work. There is possible space available on site for the construction of car garage but subject to all necessary consents and certification being obtained together with confirmation on access rights.

Mortgage Valuation Report

Construction

Walls ☐ Brick ☒ Stone ☐ Concrete ☐ Timber frame ☐ Other (specify in General Remarks)
Roof ☐ Tile ☒ Slate ☐ Asphalt ☐ Felt ☐ Other (specify in General Remarks)

Special Risks

Has the property suffered structural movement? ☒ Yes ☐ 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 ☒ 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 ☒ Mains ☐ Private ☐ None Water ☒ Mains ☐ Private ☐ None
Electricity ☒ Mains ☐ Private ☐ None Gas ☒ Mains ☐ Private ☐ None
Central Heating ☒ Yes ☐ Partial ☐ None

Brief description of Central Heating:

A gas fired central heating system is provided.

Site

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

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

Location

☒ Residential suburb ☐ Residential within town / city ☐ Mixed residential / commercial ☐ Mainly commercial
☐ Commuter village ☐ Remote village ☐ Isolated rural property ☐ Other (specify in General Remarks)

Planning Issues

Has the property been extended / converted / altered? ☒ Yes ☐ No

If Yes provide details in General Remarks.

Roads

☐ Made up road ☐ Unmade road ☐ Partly completed new road ☐ Pedestrian access only ☒ Adopted ☐ Unadopted

Mortgage Valuation Report

General Remarks

An one and a half storey detached cottage. The ground floor accommodation incorporates the rear attached porch. The subjects are situated within a residential area and neighbouring properties are of mixed age and type. The subjects also overlook a main traffic thoroughfare and a licensed restaurant/public house. A range of local amenities are available in the general area and including a Railway Station which is within a fairly short walking distance of the subjects.

The property was vacant during our inspection but access was still restricted to the exposed and accessible fabric. There was only a restricted view possible of the roof timbers. The services and double glazing were not tested, although ongoing repair and upgrading works are required. The valuation reflects that the subjects require a programme of repair, maintenance and upgrading works with reports and estimates recommended from various contractors.

It is apparent that alterations have been carried out to form the current accommodation room layout, including the separate bathroom and shower apartment whilst the attic floor accommodation has been formed/converted in the past and also contains a roof dormer and separate Velux window. There is no physical evidence to suggest that the aforementioned alterations have been carried out in recent years and as such they may now be deemed as historic but subject to confirmation. Damp proofing works have been previously carried out but there is unlikely to be a valid guarantee available whilst an update report and estimate is recommended from a reputable damp and timber specialist contractor.

On the basis that the subjects were previously tenanted, it would be advisable to confirm if there is a valid Test Certificate (or EICR) available for the wiring installations and if so, this paperwork should be transferred. Again on the basis that the property was previously tenanted, it would be advisable to check if there is a valid Landlord's Gas Safety Certificate available for the subjects which would have involved the servicing of the central heating system and this paperwork should be transferred.

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

We understand that the rear driveway is owned by the neighbouring house which appears to have been built in recent years and is contained within former garden ground pertaining to the subjects. Adjacent to the driveway, there are two mono blocked car parking spaces provided together with a grassed area. We understand that the parking spaces and grassed area are also currently owned by the neighbouring property but will be shortly transferred to the ownership of the subject property and this is reflected in the valuation figure stated. It would be advisable to confirm the full extent of boundaries/ownership, rights of way of mutual maintenance liability for the subjects in general, including the rear driveway, adjoining car park spaces and grassed area.

There is a electricity sub-station situated on a grassed area of ground adjacent to the entrance of the rear driveway. It is assumed that all necessary legal arrangements are in place for access to the sub-station by the owners but this point should again be confirmed. The possible effects of electromagnetic fields have been the subject of media coverage. Public perception may affect marketability and the future value of the property. Further information can be obtained from the Health Protection Agency, Health Protection Scotland and other organisation.

Mortgage Valuation Report

Essential Repairs

None.

Estimated cost of essential repairs £ Retention recommended? ☐ Yes ☐ No Amount £

Mortgage Valuation Report

Comment on Mortgageability

The property forms suitable security for mortgage purposes subject to the specific lending criteria of any mortgage provider.

Valuations

Market value in present condition £ 230,000
Market value on completion of essential repairs £
Insurance reinstatement value £ 490,000
(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)
Is a reinspection necessary? ☐ Yes ☒ 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? £
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 [451847 = 5178]
Electronically signed by:-
Surveyor's name Paul J Duncan
Professional qualifications MRICS
Company name J & E Shepherd
Address The Signature Building, 8 Pitreavie Court, Dunfermline, KY11 8UU
Telephone 01383 722337
Fax 01383 739714
Report date 4th June 2019



Property Questionnaire



Property Address

110,
Halbeath Road,
DUNFERMLINE,
Fife,
KY12 7LX

Seller(s)

Purple bricks

Completion date of property questionnaire

03/06/19

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?

d

3. Parking

What are the arrangements for parking at your property?

Driveway

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

- 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:

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:

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?

5 years ago

(ii) Do you have a maintenance contract for the central heating system?

no

If you have answered yes, please give details of the company with which you have a maintenance contract:

8. Energy Performance Certificate

Does your property have an Energy Performance Certificate which is less than 10 years old?

yes

9. Issues that may have affected your property

- a)** Has there been any storm, flood, fire or other structural damage to your property while you have owned it?

no

If you have answered yes, is the damage the subject of any outstanding?

#

- 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, Broadband

- 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?

yes

If you have answered yes, please give details:

Shared drive

- 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? | 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? | no |
| f) | As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately-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. | |

13. Specialist works

- | | | |
|----|--|----|
| a) | As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property? | no |
| | If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property: | |
| b) | As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property? | no |

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? | no |

15. Boundaries

So far as you are aware, has any boundary of your property been moved in the last 10 years?	yes
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If you have answered yes, please give details:

Plot sold in garden ground

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?
- b)** that affects your property in some other way?
- c)** that requires you to do any maintenance, repairs or improvements to your property?

no

no

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)

Gary stenhuse

Date

03/06/19

Shepherd Offices

Aberdeen: 01224 202800
Ayr: 01292 267987
Coatbridge: 01236 436561
Cumbernauld: 01236 780000
Dumbarton: 01389 731682
Dumfries: 01387 264333
Dundee: 01382 200454

Dunfermline: 01383 722337
East Kilbride: 01355 248535
Edinburgh: 0131 2251234
Falkirk: 01324 635999
Fraserburgh: 01346 517456
Forfar: 01307 466100
Galashiels: 01896 750150
Glasgow: 0141 3532080

Glasgow (Southside): 0141 649 8020
Greenock: 01475 730717
Hamilton: 01698 897548
Inverness: 01463 712239
Kilmarnock: 01563 520318
Kirkcaldy: 01592 205442
Livingston: 01506 416777
Montrose: 01674 676768

Motherwell: 01698 252229
Musselburgh: 0131 6533456
Paisley: 0141 8898334
Perth: 01738 638188
Peterhead: 01779 470766
Saltcoats: 01294 464228
St Andrews: 01334 477773
Stirling: 01786 450438



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