Whyte &Barrie



HOME REPORT

Home Report

Property: **143**
Brankholm Brae
Hamilton
Lanarkshire
ML3 9QP

Prepared for: **Linda Duff**

Prepared by: **Andrew Macfarlane**

Report reference: **849291-1-2**

Date of Report: **28/10/2019**

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These are included within your Home Report.



ENERGY REPORT

Energy Performance Certificate (EPC)

Dwellings

Scotland

143 BRANKHOLM BRAE, HAMILTON, ML3 9QP

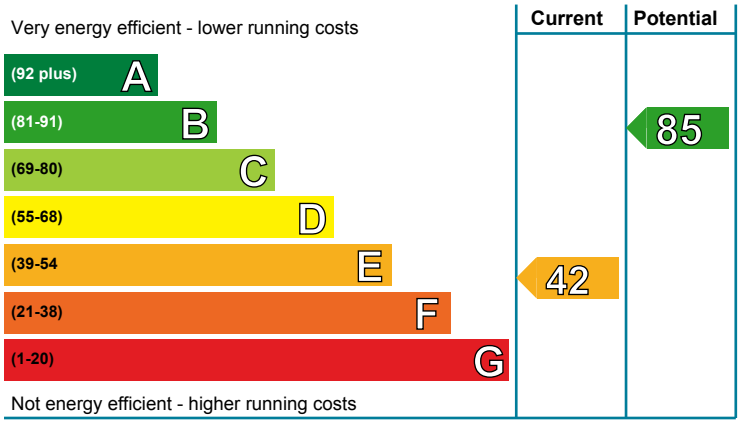
Dwelling type:	End-terrace house	**Reference number:**	2489-1904-3200-6161-2904
Date of assessment:	28 October 2019	**Type of assessment:**	RdSAP, existing dwelling
Date of certificate:	28 October 2019	**Approved Organisation:**	Elmhurst
Total floor area:	102 m²	**Main heating and fuel:**	Electric storage heaters
Primary Energy Indicator:	609 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*	**£6,762**	See your recommendations report for more information
Over 3 years you could save*	**£4,650**	

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

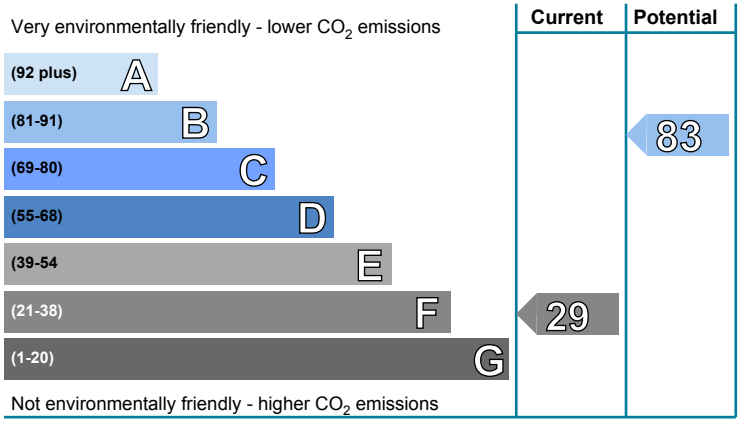


Energy Efficiency Rating

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 E (42)**. 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 F (29)**. 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 Cavity wall insulation	£500 - £1,500	£1056.00
2 Floor insulation (solid floor)	£4,000 - £6,000	£336.00
3 Increase hot water cylinder insulation	£15 - £30	£180.00

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	Cavity wall, as built, no insulation (assumed) Timber frame, as built, insulated (assumed)	★★☆☆☆ ★★★★★	★★☆☆☆ ★★★★★
Roof	Pitched, 250 mm loft insulation	★★★★☆	★★★★☆
Floor	Solid, no insulation (assumed) Suspended, insulated (assumed)	— —	— —
Windows	Fully double glazed	★★★★☆	★★★★☆
Main heating	Electric storage heaters	★★★☆☆	★☆☆☆☆
Main heating controls	Manual charge control	★★☆☆☆	★★☆☆☆
Secondary heating	Portable electric heaters (assumed)	—	—
Hot water	Electric immersion, off-peak	★☆☆☆☆	★★☆☆☆
Lighting	Low energy lighting in 11% 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 103 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 10 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 7.7 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	£5,064 over 3 years	£1,671 over 3 years	You could save £4,650 over 3 years
Hot water	£1,245 over 3 years	£225 over 3 years	
Lighting	£453 over 3 years	£216 over 3 years	
Totals	**£6,762**	**£2,112**	

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	Cavity wall insulation	£500 - £1,500	£352	E 51	F 37
2	Floor insulation (solid floor)	£4,000 - £6,000	£112	E 54	E 40
3	Increase hot water cylinder insulation	£15 - £30	£60	D 56	E 41
4	Low energy lighting for all fixed outlets	£40	£50	D 57	E 41
5	Change heating to gas condensing boiler	£3,000 - £7,000	£939	C 75	C 72
6	Solar water heating	£4,000 - £6,000	£38	C 76	C 75
7	Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£284	B 85	B 83

Alternative measures

There are alternative improvement measures which you could also consider for your home. It would be advisable to seek further advice and illustration of the benefits and costs of such measures.

- External insulation with cavity wall insulation
- Biomass boiler (Exempted Appliance if in Smoke Control Area)
- Air or ground source heat pump
- Micro CHP

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.

energy saving trust

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 Cavity wall insulation

Cavity wall insulation, to fill the gap between the inner and outer layers of external walls with an insulating material, reduces heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. The insulation material is pumped into the gap through small holes that are drilled into the outer walls, and the holes are made good afterwards. As specialist machinery is used to fill the cavity, a professional installation company should carry out this work, and they should carry out a thorough survey before commencing work to ensure that this type of insulation is suitable for this home and its exposure. They should also provide a guarantee for the work and handle any building standards issues. Further information about cavity wall insulation and details of local installers can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

2 Floor insulation (solid floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulating solid floors can present challenges; insulation laid on top of existing solid floors may impact on existing doors and finishes whilst lifting of a solid floor to insert insulation below will require consideration of the potential effect on both structural stability and damp proofing. It is advised to seek advice from a Chartered Structural Engineer or a registered Architect 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 and may also require a building warrant so it is best to check with your local authority building standards department.

3 Hot water cylinder insulation

Increasing the thickness of existing insulation around the hot water cylinder will help to maintain the water at the required temperature; this will reduce the amount of energy used and lower fuel bills. An additional cylinder jacket or other suitable insulation layer can be used. The insulation should be fitted over any thermostat clamped to the cylinder. Hot water pipes from the hot water cylinder should also be insulated, using pre-formed pipe insulation of up to 50 mm thickness, or to suit the space available, for as far as they can be accessed to reduce losses in summer. All these materials can be purchased from DIY stores and installed by a competent DIY enthusiast.

4 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).

5 Gas condensing boiler

Changing the heating to use a mains gas boiler that provides both space and water heating will save money, as mains gas is currently cheaper than the fuel being used at present. A condensing boiler is capable of much higher efficiencies than other types of boiler, meaning it will burn less fuel to heat the property, but there may be exceptional circumstances making this impractical. Condensing boilers need a drain for the condensate which limits their location; remember this when considering remodelling the room containing the existing boiler even if the latter is to be retained for the time being (for example a kitchen makeover). This improvement is most appropriate when the existing heating system needs repair or replacement. 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. It is also recommended to change the electricity tariff to standard tariff when off-peak is no longer used for heating.

6 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.

7 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)	16,741	N/A	(3,512)	N/A
Water heating (kWh per year)	2,633			

Addendum

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. Andrew MacFarlane
Assessor membership number:	EES/009119
Company name/trading name:	WBCS Scot Ltd T/AWhyte&Barrie First Surveyors Scot
Address:	Suites 7-8 Waverley House Caird Park Lanarkshire Hamilton ML3 0QA
Phone number:	01698891400
Email address:	andrew.macfarlane@wbcs.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

Greener Scotland
Scottish Government



SCOTTISH SINGLE SURVEY

Schedule 1

Survey Report

143
Brankholm Brae
Hamilton
Lanarkshire
ML3 9QP

Customer	Linda Duff
Date of Inspection	28/10/2019
Prepared by	Andrew Macfarlane

1. INFORMATION AND SCOPE OF INSPECTION

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

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

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

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

Description	The subjects comprise a 2 storey end terrace house, originally constructed for the public sector.
Accommodation	Ground floor - Entrance vestibule, hallway, living room, kitchen, rear hall and bedroom 3 with en-suite shower room. First floor - Landing, 2 bedrooms and wet room with shower.
Gross internal floor area (m^2)	102m2 approximately
Neighbourhood and location	The subjects are located in an established residential area within the town of Hamilton. The surrounding properties are generally similar in character and reasonably convenient for most local amenities. Transport, schooling and essential shopping facilities are available within the general area.
Age	Built circa 1966.
Weather	Generally dry and bright.
Chimney stacks	Not applicable
Roofing including roof space	**Sloping roofs were visually inspected with the aid of binoculars where appropriate.** The roof is of pitched timber trussed design and clad with concrete tiles. The main roof void is accessed via a hatch to the ceiling in the upper landing. The roof space is utilised for storage purposes and inspection was restricted as a consequence of stored items located around the hatch. Where visible the roof void appears insulated at ceiling joist level to a depth of approximately 250mm.
Rainwater fittings	**Visually inspected with the aid of binoculars where appropriate.**

	The gutters and downpipes are of cast iron and PVC construction.
Main walls	**Visually inspected with the aid of binoculars where appropriate.** **Foundations and concealed parts were not exposed or inspected.** The main walls are of cavity brick construction, rendered externally. There is a single storey rear extension of timber frame construction with a brick outer leaf and rendered external finish.
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 are of double glazed PVC replacement type. External doors are of double glazed PVC construction.
External decorations	**Visually inspected.** Exposed external timbers have a paint coated finish.
Conservatories/Porches	Not applicable
Communal areas	Not applicable
Garages and permanent outbuildings	There are no permanent outbuildings.
Outside areas and boundaries	**Visually inspected.** There are areas of garden to the front, side and rear of the building. The garden is walled and fenced. There is off street car parking provision.
Ceilings	The ceilings appear of plasterboard or similar material.

Internal walls	**Visually inspected from floor level.** **Using a moisture meter, walls were randomly tested for dampness where considered appropriate.** Internal walls are of plastered masonry with plasterboard sections.
Floors including sub floors	**Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.** The flooring appears of concrete and suspended timber construction. There are fitted floor coverings throughout. There is no subfloor chamber available for inspection.
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 provides fitted base and wall-mounted units incorporating worktop and sink. Internal doors, skirtings and facings are of timber construction.
Chimney breasts and fireplaces	Not applicable
Internal decorations	Internal surfaces have a generally papered/painted finish.
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 electrical switchgear/meter is located within a cupboard in the entrance hall.

Gas	None
Water, plumbing and 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 supplies of water are provided. Visible plumbing appears of copper/PVC piping where seen. There is an en-suite shower room on the ground floor with WC, wash-hand basin and electric shower. In addition there is a wet room on the upper floor with WC, wash-hand basin and electric shower.
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 is provided by off peak storage heaters located at various points throughout the property. There is a separate hot water cylinder located within the rear bedroom providing domestic hot water.
Drainage	**Drainage covers etc. were not lifted.** **Neither drains nor drainage systems were tested.** The property is thought to be connected to the mains sewer.
Fire, smoke and burglar alarms	**Visually inspected.** **No tests whatsoever were carried out to the system or appliances.** Smoke detectors are fitted within the property.

Any additional limits to inspection	At the time of inspection the property was partially furnished and the floors were concealed with a variety of fitted floor coverings. No inspection of floor surfaces was possible under WCs, baths, showers, or washing machines or similar water using appliances and these should be checked at regular intervals as water seepage can cause problems. Services have not been tested. To have these tested arrangements should be made with suitably qualified electricians, plumbers, heating engineers etc. No inspection for Japanese Knotweed or other invasive plant species has been carried out and unless otherwise stated, for the purposes of this report, it is assumed there is no Japanese Knotweed or other invasive plant Species within the boundaries of the property or in neighbouring properties. The identification of Japanese Knotweed or other invasive plant species should be made by a specialist contractor. Due to the nature and/or age of some properties deleterious materials e.g. asbestos can be present in the building fabric and/or the finished surfaces to such e.g. textured coatings such as Artex, floor/ceiling/wall tiles, claddings, linings etc. If any of these elements are applicable to the property under report and should you require certainty of the construction of any part of the property (including any outbuildings or garages) then a detailed Building Survey or sample testing of materials by qualified technicians/scientists should be undertaken prior to concluding purchase. This degree of reporting is clearly out-with the scope of this form of inspection.

	This is not an Asbestos survey and should not be construed as such in any degree. Should this form of inspection, or indeed any other form of inspection to identify deleterious materials within the property, be required this should be provided by suitably qualified specialists under separate instructions.

▷ Sectional diagram showing elements of a typical house:



1. Chimney pots
2. Coping stone
3. Chimney head
4. Flashing
5. Ridge ventilation
6. Ridge board
7. Slates / tiles
8. Valley guttering
9. Dormer projection
10. Dormer flashing
11. Dormer cheeks
12. Sarking
13. Roof felt
14. Trusses
15. Collar
16. Insulation
17. Parapet gutter
18. Eaves guttering
19. Rainwater downpipe
20. Verge boards /skews
21. Soffit boards
22. Partiton wall
23. Lath / plaster
24. Chimney breast
25. Window pointing
26. Window sills
27. Rendering
28. Brickwork / pointing
29. Bay window projection
30. Lintels
31. Cavity walls / wall ties
32. Subfloor ventilator
33. Damp proof course
34. Base course
35. Foundations
36. Solum
37. Floor joists
38. Floorboards
39. Water tank
40. Hot water tank

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

2. CONDITION

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

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

Structural movement



Repair category:	1
Notes	At the time of our inspection there was no evidence of significant structural movement noted to affect the property.

Dampness, rot and infestation



Repair category:	1
Notes	There was no evidence found of significant dampness, rot or infestation within those areas of the property available for inspection.

Chimney stacks



Repair category:	-
Notes	Not applicable

Roofing including roof space



Repair category:	1
Notes	At the time of our visit to the property the roof generally appeared in fair order and tiles were generally intact. There was no indication of damp staining within the roof void area which would suggest water penetration.

Rainwater fittings



Repair category:	2
Notes	There is vegetation growth in gutters.

Main walls



Repair category:	1
Notes	The main outer walls of the property generally appeared in fair order consistent with age and exposure. Rendered finishes were generally intact.

Windows, external doors and joinery



Repair category:	1
Notes	No significant visible defects noted.

External decorations



Repair category:	1
Notes	The external decorations are generally in fair order. Regular repainting will be required to external timbers to ensure they are maintained in a

	satisfactory condition.

Conservatories/porches



Repair category:	-
Notes	Not applicable

Communal areas



Repair category:	-
Notes	Not applicable

Garages and permanent outbuildings



Repair category:	-
Notes	Not applicable

Outside areas and boundaries



Repair category:	1
Notes	The outside areas appear adequately maintained. You should verify with your conveyancer the extent of the boundaries attaching to the property.

Ceilings



Repair category:	2
Notes	There are polystyrene tiles to the kitchen ceiling, which constitute a fire hazard. In addition cracking and blemishes have occured to sections of the ceiling plaster and some plaster repairs should be anticipated during the course of routine decoration.

Internal walls



Repair category:	1
Notes	Cracking and blemishes have occurred and some plaster filling may be required during routine decoration.

Floors including sub-floors



Repair category:	1
Notes	The flooring is generally level and firm to the tread. There is no subfloor chamber available for inspection. Within the limitations of our surface inspection there was no indication to suggest significant defects in this area. It will, however be appreciated the area was not inspected and therefore no guarantees can be provided in this regard.

Internal joinery and kitchen fittings



Repair category:	1
Notes	The kitchen fittings are generally in adequate condition for age and type. The internal joinery is generally in keeping with age and type of property.

Chimney breasts and fireplaces



Repair category:	-
Notes	Not applicable

Internal decorations



Repair category:	2
Notes	The internal decor is showing signs of wear and tear. Some decorative

	surfaces are finished with an artex type product. Early forms of artex may incorporate small amounts of asbestos based bonding materials, and therefore specialist advice should be obtained prior to working on these areas to minimise the risk of releasing hazardous fibres.

Cellars

Repair category:	-
Notes	Not applicable

Electricity

Repair category:	1
Notes	It is assumed that building regulation approval has been obtained for any electrical alteration or installation carried out after 1 January 2005. The Institute of Electrical Engineers recommends that inspections and testings are undertaken at least every five years and on a change of occupancy for tenanted property or every ten years or change of ownership for owner occupied properties. It should be appreciated that only the most recently constructed or re-wired properties will have installations which fully comply with IEE regulations and codes of practice.

Gas

Repair category:	-
Notes	Not applicable

Water, plumbing and bathroom fittings

Repair category:	1
Notes	No significant visible defects noted.

Heating and hot water

Repair category:	2
Notes	Background heating is provided by electric storage heaters and future upgrading should be anticipated in order to meet recommended energy efficiency standards.

Drainage

Repair category:	1
Notes	There was no surface evidence to suggest the system was choked or leaking.

Summary:

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

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Structural Movement	1
Dampness, rot and infestation	1
Chimney stacks	-
Roofing including roof space	1
Rainwater fittings	2
Main walls	1
Windows, external doors and joinery	1
External decorations	1
Conservatories/porches	-
Communal areas	-
Garages and permanent outbuildings	-
Outside areas and boundaries	1
Ceilings	2
Internal walls	1
Floors including sub floors	1
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	-
Internal decorations	2
Cellars	-
Electricity	1
Gas	-
Water, plumbing and bathroom fittings	1
Heating and hot water	2
Drainage	1

Remember:

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

Warning:

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

3. ACCESSIBILITY INFORMATION

Guidance notes on Accessibility Information:

Three steps or fewer to a main entrance door of the property:

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

Unrestricted parking within 25 metres:

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

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

4. VALUATION AND CONVEYANCER ISSUES

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

Matters for a solicitor or licensed conveyancer:	The valuation is made on the assumption that any alterations that may have been carried out to the property satisfy all relevant legislation and have full certification where appropriate. While not necessarily an exhaustive list, alterations noted at the time of inspection include the construction of a single storey extension to the rear forming a third bedroom with en-suite shower room. Unfortunately without the benefit of plans showing the original layout, detailed comment with regard to alterations cannot be made. We are unaware of any adverse planning proposals affecting the subjects although this should be confirmed by obtaining a Property Enquiry Certificate. Absolute ownership is assumed. We are unaware of any easements, servitudes or rights of way which may adversely affect the property. This point should be confirmed by reference to the Title Deeds. The property is situated in an area of past mining activity.
Estimated re-instatement cost for insurance purposes:	It is recommended the property be insured for not less than £157,000 (ONE HUNDRED AND FIFTY SEVEN THOUSAND POUNDS).
Valuation and market comments:	We are of the opinion that the current market value in present condition may be fairly stated in the sum of £105,000 (ONE HUNDRED AND FIVE THOUSAND POUNDS).

Signed:	Electronically by Andrew Macfarlane
Report author:	Andrew Macfarlane
Company name	Whyte & Barrie
Address:	Suites 7 & 8 Waverley House, Caird Park, Hamilton, ML3 0QA
Date of report:	29/10/2019

Mortgage Valuation Report

143
Brankholm Brae
Hamilton
Lanarkshire
ML3 9QP

Seller's Name:	Linda Duff
Date of Inspection:	28/10/2019
Prepared by:	Andrew Macfarlane

1. Property Details

Property type:	House
Floor(s) on which located ***(Flat or maisonettes only):***	
Number of floors in block ***(Flat or maisonettes only):***	
Number of units in block ***(Flat or maisonettes only):***	
Is there a lift provided? ***(Flat or maisonettes only):***	
Property style:	End-terrace
Does the surveyor believe that the property was built for the public sector, e.g. local authority, military, police?	Yes
Approximate year of construction:	1966

2. Tenure

Tenure:	Absolute Ownership
Ground rent:	
Unexpired years:	

3. Accommodation

Number of living rooms:	1
Number of bedrooms:	3
Number of kitchens:	1
Number of Bathrooms	2
Number of water closets:	2
Other Rooms:	0
Internal gross floor area (excluding garages and outbuildings):	m²
External gross floor area (excluding garages and outbuildings):	102m²
Does the property have a residential element greater than 40%?	Yes

4. Garage / Parking / Outbuildings

Parking type:	Parking Space
Available on site?	Yes
Permanent Outbuildings:	

5. Construction

Main wall type:	Brick
Other (please specify):	
Roof type:	Tile
Other (please specify):	

6. Special Risks

Has the property suffered structural movement?	No
Is this recent or progressive?	
Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the	No

immediate vicinity?	
If yes, please specify any of the above:	

7. Service Connections

Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in the 'brief description of central heating' section below

Drainage:	Mains
Electricity:	Mains
Central Heating:	No
Water:	Mains
Gas:	None
Brief description of central heating:	Electric storage heaters and electric immersion fitted hot water cylinder providing domestic hot water.

8. Site

Apparent legal issues to be verified by the conveyancer

Legal Issue	Verification	Description
Rights of way:		
Shared drives / access:	No	
Garage or other amenities on separate site:		
Shared service connections:		
Ill-defined boundaries:		
Agricultural land included with property:		
Other:		

9. Location

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

10. Planning Issues

Has the property been extended / converted / altered?	Yes
Details (if extended, converted, or altered):	See general remarks.

11. Roads

Roads that relate to the property:	Adopted

12. General Remarks

General remarks on the property:	The subjects comprise a 2 storey end terrace house, originally constructed for the public sector. The property is

	located in an established residential area convenient for most local amenities. Transport, schooling and essential shopping facilities are available within the general area. At the time of inspection the property appeared in generally fair order. Expenditure is required by way of routine maintenance. The valuation has reflected the overall condition as apparent at the time of inspection. The mortgage valuation is prepared on the assumption that any alterations that may have been carried out to the property requiring Local Authority consent will be covered by the relevant documentation. Whilst not an exhaustive list, during the course of inspection we did note a single storey extension has been constructed to the rear of the building. Unfortunately without the benefit of plans showing the original layout, detailed comment with regard to alterations cannot be made. The property is situated in an area of past mining activity.

13. Essential Repairs

Information relating to essential repairs for the property:	
Estimated cost of essential repairs:	
Retention recommendation?	
Amount:	

14. Comment on Mortgageability

Information relating to mortgageability of the property:	We are satisfied the property represents a suitable security for mortgage purposes at our opinion of market value.

15. Valuations

Market value in present condition:	£105,000.00
Market value on completion of essential repairs:	
Insurance reinstatement value (to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)	£157,000.00
Is re-inspection necessary?	No

Signed:	Electronically by Andrew Macfarlane
Report author:	Andrew Macfarlane
Company name:	Whyte & Barrie
Address:	Suites 7 & 8 Waverley House, Caird Park, Hamilton, ML3 0QA
Date of report:	29/10/2019



PROPERTY QUESTIONNAIRE

Property Questionnaire

PROPERTY ADDRESS:	1L3 Brankholm Brae Millhouse HAMILTON ML3 9QP.
SELLER(S):	Linda Duff.
COMPLETION DATE OF PROPERTY QUESTIONNAIRE:	28/10/19

PROPERTY QUESTIONNAIRE

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.**

PROPERTY QUESTIONNAIRE
Information to be given to prospective buyer(s)

1. Length of ownership

How long have you owned the property?

53 yrs

2. Council Tax

Which Council Tax band is your property in?

A (B) C D E F G H

3. Parking

What are the arrangements for parking at your property?

(Please indicate all that apply)

- **Garage**
- **Allocated parking space**
- **Driveway** ✓
- **Shared parking**
- **On street**
- **Resident permit**
- **Metered parking**
- **Other (please specify):**

4.	**Conservation Area**	
	Is your property in a designated Conservation Area (i.e. an area of special architectural or historic interest, the character or appearance of which it is desirable to preserve or enhance)?	**Yes/No/ Don't know**
5.	**Listed Buildings**	
	Is your property a Listed Building, or contained within one (i.e. a building recognised and approved as being of special architectural or historical interest)?	**Yes/No**
6.	**Alterations / additions / extensions**	
a.	**(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?** **<u>If you have answered yes</u>, please describe the changes which you have made:** Extension at rear Built 2011	**Yes/No**

	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	Yes/No
	<u>If you have answered yes</u>, 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 can arrange to obtain them.	
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property? <u>If you have answered yes</u>, please answer the three questions below:	Yes/No
	(i) Were the replacements the same shape and type as the ones you replaced?	Yes/No
	(ii) Did this work involve any changes to the window or door openings?	Yes/No
	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed): 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). **<u>If you have answered yes/partial</u> – what kind of central heating is there?** **(Examples: gas-fired, solid fuel, electric storage heating, gas warm air.)** Eletric Storage Heating **<u>If you have answered yes, please answer the 3 questions below:</u>**	**Yes/No/ Partial**
b.	**When was your central heating system or partial central heating system installed?**	
c.	**Do you have a maintenance contract for the central heating system?** **<u>If you have answered yes</u>, please give details of the company with which you have a maintenance agreement:**	**Yes/No**
d.	**When was your maintenance agreement last renewed? (Please provide the month and year).**	

8.	**Energy Performance Certificate**	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	**Yes/No**
9.	**Issues that may have affected your property**	
a.	**Has there been any storm, flood, fire or other structural damage to your property while you have owned it?**	**Yes/No**
	<u>If you have answered yes</u>, is the damage the subject of any outstanding insurance claim?	**Yes/No**
b.	**Are you aware of the existence of asbestos in your property?** **<u>If you have answered yes</u>, please give details:**	**Yes/No**

10. Services

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

Services	Connected	Supplier
Gas / liquid petroleum gas		
Water mains / private water supply	✓	Scottish Water
Electricity	✓	Scottish Power
Mains drainage	✓	Scottish Water
Telephone		
Cable TV / satellite		
Broadband		

b.	Is there a septic tank system at your property? If you have answered yes, please answer the two questions below:	Yes/No
c.	Do you have appropriate consents for the discharge from your septic tank?	Yes/No/ Don't Know
d.	Do you have a maintenance contract for your septic tank? If you have answered yes, please give details of the company with which you have a maintenance contract:	Yes/No
11	Responsibilities for Shared or Common Areas	
a.	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area? If you have answered yes, please give details:	Yes/No/ Don't Know
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas? If you have answered yes, please give details:	Yes/No/ Not applicable
c.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	Yes/No

d.	Do you have the right to walk over any of your neighbours' property - for example to put out your rubbish bin or to maintain your boundaries? <u>If you have answered yes</u>, please give details:	Yes/No
e.	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries? <u>If you have answered yes</u>, please give details:	Yes/No
f.	As far as you are aware, is there a Public Right of Way across any part of your property? (A Public Right of Way is a way over which the public has a right to pass, whether or not the land is privately-owned.) <u>If you have answered yes</u>, please give details:	Yes/No
12.	Charges associated with your property	
a.	Is there a factor or property manager for your property? <u>If you have answered yes</u>, please provide the name and address and give details of any deposit held and approximate charges:	Yes/No
b.	Is there a common buildings insurance policy?	Yes/No/ Don't know
	<u>If you have answered yes</u>, is the cost of the insurance included in your monthly/annual factor's charges?	Yes/No/ Don't know

c.	Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, e.g. 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? <u>If you have answered yes</u>, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property	Yes/No
b.	As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property? <u>If you have answered yes</u>, please give details	Yes/No
c.	<u>If you have answered yes</u> to 13(a) or (b), do you have any guarantees relating to this work? <u>If you have answered yes</u>, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself <u>please write below who has these documents</u> and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate. Guarantees are held by:	Yes/No

14.	Guarantees					
a.	Are there any guarantees or warranties for any of the following:					
(i)	Electrical work	No	Yes	Don't Know	With title deeds	Lost
(ii)	Roofing	No	Yes	Don't Know	With title deeds	Lost
(iii)	Central heating	No	Yes	Don't know	With title deeds	Lost
(iv)	NHBC	No	Yes	Don't know	With title deeds	Lost
(v)	Damp course	No	Yes	Don't know	With title deeds	Lost
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	No	Yes	Don't know	With title deeds	Lost

b.	<u>If you have answered 'yes' or 'with title deeds',</u> 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? <u>If you have answered yes</u>, please give details:	Yes/No

15. Boundaries		
	So far as you are aware, has any boundary of your property been moved in the last 10 years? If you have answered yes, please give details:	Yes/No/ Don't Know

16. Notices that affect your property		
	In the past 3 years have you ever received a notice:	
a.	advising that the owner of a neighbouring property has made a planning application?	Yes/No/ Don't know
b.	that affects your property in some other way?	Yes/No/ Don't know
c.	that requires you to do any maintenance, repairs or improvements to your property?	Yes/No/ Don't know
	If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchase of your property.	

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) :

L Duff.....

.....

Date: 28-10-19.....

SINGLE SURVEY TERMS AND CONDITIONS (WITH MVR)

PART 1 – GENERAL

1.1 THE SURVEYORS

The Seller has engaged the Surveyors to provide the Single Survey Report and a generic Mortgage Valuation Report for Lending Purposes. The Seller has also engaged the Surveyors to provide and 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 inspected 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 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 amending 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 last two years with the Seller or Sellers Agent or relative to the property, they will be obliged to indicate this be ticking this 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.

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

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 expectation that the successful Purchaser will have relied upon it. The Royal Institution of Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice.

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

1.6 INTELLECTUAL PROPERTY

All intellectual property rights whatsoever (including copyright) in and to the Report, excluding the headings and rubrics, is 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 the 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 the 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

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

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 and Energy Report as required by Stature 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.

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

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

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

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

"Market Value" *The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arms'-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion.* In arriving at the opinion of Market Value the Surveyor can also make 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 overall 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.

"Reinstatement 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 exclude 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.

Whyte &Barrie

Proud to be part of FIRST SURVEYORS SCOTLAND
National Valuation & Property Service

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