"THE NATIONAL PROPERTY SERVICE"

SHEPHERD
CHARTERED SURVEYORS

Home Report

Property: **Rockmount, 7**
Golf Course Road
Skelmorlie
Ayrshire
PA17 5BH

Prepared for: **Mark Bradshaw**

Prepared by: **David Breingan BSc Pg Dip MRICS**

Report reference: **958616-1-2**

Date of Report: **07/07/2020**

This Home Report is subject to the standard terms and conditions of Shepherd Chartered Surveyors.
These are included within your Home Report.

SHEPHERD
CHARTERED SURVEYORS

Energy performance certificate

Energy Performance Certificate (EPC)

Dwellings

Scotland

7 GOLF COURSE ROAD, SKELMORLIE, PA17 5BH

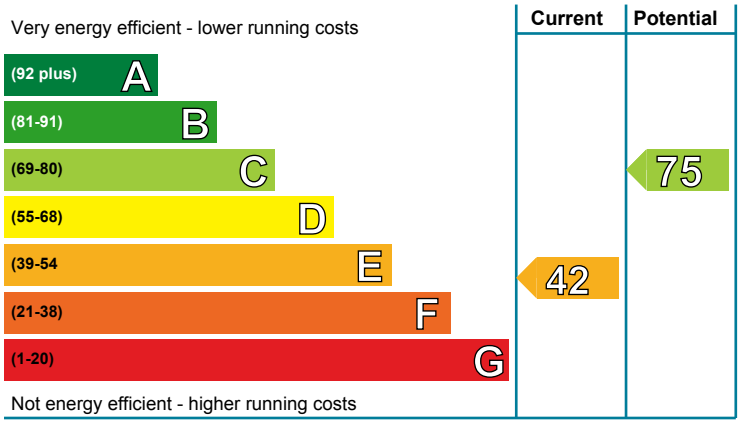
Dwelling type:	Semi-detached house	**Reference number:**	0140-2283-4130-2100-0141
Date of assessment:	07 July 2020	**Type of assessment:**	RdSAP, existing dwelling
Date of certificate:	08 July 2020	**Approved Organisation:**	Elmhurst
Total floor area:	155 m²	**Main heating and fuel:**	Boiler and radiators, mains gas
Primary Energy Indicator:	501 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*	**£8,010**	See your recommendations report for more information
Over 3 years you could save*	**£3,540**	

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

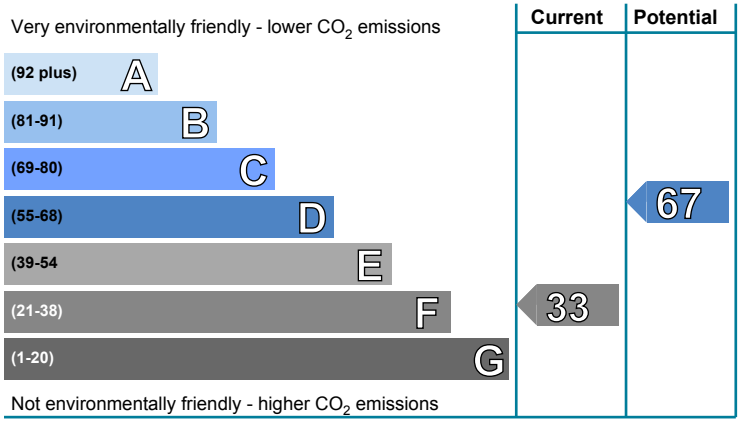


Energy Efficiency Rating

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 (33)**. 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	£2094.00
2 Floor insulation (solid floor)	£4,000 - £6,000	£141.00
3 Condensing boiler	£2,200 - £3,000	£1188.00

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)	★☆☆☆☆	★☆☆☆☆
Floor	Solid, no insulation (assumed)	—	—
Windows	Fully double glazed	★★★★☆	★★★★☆
Main heating	Boiler and radiators, mains gas	★★★★☆	★★★★☆
Main heating controls	Programmer, room thermostat and TRVs	★★★★☆	★★★★☆
Secondary heating	Room heaters, mains gas	—	—
Hot water	From main system	★★★☆☆	★★★☆☆
Lighting	Low energy lighting in all fixed outlets	★★★★★	★★★★★

The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO_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 89 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 14 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 7.6 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	£7,143 over 3 years	£3,939 over 3 years	You could save £3,540 over 3 years
Hot water	£570 over 3 years	£234 over 3 years	
Lighting	£297 over 3 years	£297 over 3 years	
Totals	**£8,010**	**£4,470**	

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	£698	D 58	E 48
2	Floor insulation (solid floor)	£4,000 - £6,000	£47	D 59	E 49
3	Replace boiler with new condensing boiler	£2,200 - £3,000	£396	D 67	D 60
4	Solar water heating	£4,000 - £6,000	£38	D 68	D 61
5	Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£313	C 75	D 67

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.

- 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 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 (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 Condensing boiler

A condensing boiler is capable of much higher efficiencies than other types of boiler, meaning it will burn less fuel to heat this property. This improvement is most appropriate when the existing central heating boiler needs repair or replacement, however 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). 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.

4 Solar water heating

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

5 Solar photovoltaic (PV) panels

A solar PV system is one which converts light directly into electricity via panels placed on the roof with no waste and no emissions. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check 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)	35,573	(5,378)	N/A	(11,634)
Water heating (kWh per year)	2,995			

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. David Breingan
Assessor membership number: EES/012883
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

Greener Scotland
Scottish Government

SHEPHERD
CHARTERED SURVEYORS

Scottish Single Survey

Schedule 1

Survey Report

Rockmount, 7
Golf Course Road
Skelmorlie
Ayrshire
PA17 5BH

Customer	Mark Bradshaw
Date of Inspection	07/07/2020
Prepared by	David Breingan BSc Pg Dip MRICS

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 three storey semi-detached villa.
Accommodation	Ground Floor - Entrance Vestibule, Hall, Living Room, Dining Room and Kitchen. Lower Ground Floor - Two Bedrooms and Shower Room with WC. First Floor and Half Landing - Three Bedrooms and Bathroom with WC.
Gross internal floor area (m^2)	Approximately 155 square metres or thereby.
Neighbourhood and location	The subjects are located within a well established residential estate in the village of Skelmorlie. Surrounding properties are of mixed age and character and local amenities can be found within a reasonable distance.
Age	It is understood the property was constructed in 1899.
Weather	There were light rain showers during the time of our inspection.
Chimney stacks	The chimneys have been removed. **Visually inspected with the aid of binoculars where appropriate.**
Roofing including roof space	The roof over the property is in a pitched design overlaid with tiles with tiled ridge details. We have been informed the roof was re-covered in 2008. **Sloping roofs were visually inspected with the aid of binoculars where appropriate.** **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.**
Rainwater fittings	Guttering fitted to eaves is of half round design with rounded downpipes run in PVC and cast iron.

	Visually inspected with the aid of binoculars where appropriate.
Main walls	The main walls are of solid stonework construction, pointed externally. There is a under building area below the kitchen which is accessed via a timber door. There is a solid solum and masonry dwarf walls with timber joists above. **Visually inspected with the aid of binoculars where appropriate.** **Foundations and concealed parts were not exposed or inspected.**
Windows, external doors and joinery	The windows are of PVC framed double glazed units with a timber double glazed Velux unit to the stairwell. The access doors are PVC units and the eaves/soffits are PVC. **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.**
External decorations	Exterior timbers and cast iron rainwater goods have been painted. **Visually inspected.**
Conservatories/Porches	None.
Communal areas	N/A
Garages and permanent outbuildings	None.
Outside areas and boundaries	There are grounds to the front, side and rear of the property overlaid in a mixture of materials including lawn and paving and bound in part by masonry walls. There are retaining masonry walls within the garden grounds. The roads and footpath adjoining the site are made up and are assumed to be adopted by the Local Authority. **Visually inspected.**
Ceilings	The ceilings within the property appear to be of lath and plaster with paper and artex finishes noted. **Visually inspected from floor level.**

Internal walls	The internal walls are of solid construction with lath and plaster and plaster on the hard finishes as well as stud partitions, plasterboard lined. **Visually inspected from floor level.** **Using a moisture meter, walls were randomly tested for dampness where considered appropriate.**
Floors including sub floors	The flooring is solid in nature and of suspended timber which is assumed to be overlaid with timber tongue and groove boarding or similar. Various coverings exist above. **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.**
Internal joinery and kitchen fittings	Skirting and architraves pertaining to the property are of painted timber with the internal pass doors being timber units of panel and glazed panel design. The kitchen has wall and floor mounted units and the staircase is a timber tread and riser unit which was fully carpeted at the time of our inspection. **Built-in cupboards were looked into but no stored items were moved.** **Kitchen units were visually inspected excluding appliances.**
Chimney breasts and fireplaces	The former fireplaces within the property have been removed. There is now a living flame effect gas fire in the living room and a wood burning stove in the dining room. These were not tested. **Visually inspected.** **No testing of the flues or fittings was carried out.**
Internal decorations	The internal decoration is predominately of paint. **Visually inspected.**
Cellars	N/A
Electricity	Electricity is from the mains grid with the meter and fuse box located within a cupboard in the vestibule. **Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor**

	will state that in the report and will not turn them on.
Gas	Gas is from the mains supply with the meter located within a cupboard in a lower ground floor bedroom. **Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards.If any services are turned off, the surveyor will state that in the report and will not turn them on.**
Water, plumbing and bathroom fittings	Cold water is from the mains supply and where seen plumber fittings are of copper and PVC pipework. The sanitary arrangements comprise a three piece shower suite on the lower ground floor and a three piece bathroom suite on the half landing. **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.**
Heating and hot water	Hot water is supplied via an insulated hot water cylinder located within the upper floor hall cupboard, which, appears to be heated via the floor mounted gas fired boiler situated within the lower ground floor bedroom. The boiler serves the central heating system via radiators. **Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.** **No tests whatsoever were carried out to the system or appliances.**
Drainage	All foul and surface water drainage is assumed to be to the main public sewer. The system was not tested. **Drainage covers etc. were not lifted.** **Neither drains nor drainage systems were tested.**
Fire, smoke and burglar alarms	A smoke alarm was noted. **Visually inspected.** **No tests whatsoever were carried out to the system or appliances.**
Any additional limits to inspection	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. The property was fully furnished and had fitted floor coverings, therefore no detailed inspection was possible of the floors and accordingly, no comment can be made on their condition. Internal cupboards were generally filled with storage items. No access was available beneath sanitary or kitchen fittings. Windows and external doors were not all fully opened or tested. No access was available to any sub-floor areas. Full and safe access was not available to the roof void area due to the presence of storage items. Our view of parts of the interior was restricted due to furniture and storage items. Our view of parts of the roof coverings was also restricted.

▷ 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	There was no evidence of significant structural movement within the limitations of our inspection.

Dampness, rot and infestation

Repair category:	2
Notes	Elevated damp readings were noted to wall linings around the rear kitchen door and to the stonework at the rear of the gas cupboard. A precautionary check of the entire property should be carried out by reputable timber specialists prior to purchase. Traces of wood bore infestation were noted to timbers within the property. In the absence of valid guarantees for previous timber specialist treatment works, a reputable timber specialist should carry out a full and thorough inspection of all timbers within the property and provide estimates for any recommended remedial works.

Chimney stacks

Repair category:	-
Notes	

Roofing including roof space

Repair category:	1
Notes	No significant defects were noted at the time of inspection. Nevertheless, roofing contractors recommend that roof coverings are inspected regularly in order to ensure they remain watertight. Spots of moss growth were evident which can be removed during the course of routine maintenance and repair.

Rainwater fittings

Repair category:	1
Notes	Within the limitations of our inspection rainwater goods were seen to be free from significant defect. We would highlight that it was not raining heavily at the time of our inspection and we would recommend that all rainwater fittings be inspected during heavy rainfall in order to ensure they are free from defect.

Main walls

Repair category:	2
Notes	Cracking was evident to mortar joints and stonework in places including cracking around window lintels. Spalling stonework was evident in places. Ongoing maintenance and repair will be required. Corrosion was evident to lintel supports in the sub structure area.

Windows, external doors and joinery

Repair category:	1
Notes	Windows were not all fully opened or tested and it should be appreciated that some defects are only evident during certain weather conditions. Within the limitations of our inspection, no significant defects were noted.

External decorations

Repair category:	1
Notes	Paint finished and decorated external surfaces will require redecoration on a regular basis.

Conservatories/porches

Repair category:	-
Notes	

Communal areas

Repair category:	-
Notes	

Garages and permanent outbuildings

Repair category:	-
Notes	

Outside areas and boundaries

Repair category:	2
Notes	Defective masonry was noted to boundary walls in places and it is important that any retaining walls are kept in good condition and well maintained to prevent landslip. Our view of the retaining walls was restricted. Boundary walls and fences should be regularly checked and maintained as necessary.

Ceilings

Repair category:	1
Notes	Textured coatings were noted to ceiling areas. On rare occasions, these materials can have an asbestos content. We have not tested these materials nor carried out an asbestos survey however, until the material is professionally tested, the ceilings should be left undisturbed and the material handled by a competent contractor only.

Internal walls

Repair category:	1
Notes	Within the limitations of our inspection no significant defects were noted.

Floors including sub-floors

Repair category:	1
Notes	Areas of loose flooring were noted underfoot. Due to fitted carpets and floor coverings no detailed inspection of floors was possible and accordingly no comment can be made on their condition.

Internal joinery and kitchen fittings

Repair category:	1
Notes	Low level glazing at internal doors should be checked for safety glass.

Chimney breasts and fireplaces

Repair category:	1
Notes	It is assumed that the gas fire has been installed in accordance with the manufacturer's recommendations for fluing and ventilation and that this has been regularly checked and tested. All test documentation should be obtained and authenticated at the point of sale. In the absence of any such documentation, the appliance should be tested by a registered engineer prior to use. It is assumed that the wood burning stove has been installed in accordance with manufacturer's recommendations for fluing and ventilation and has always utilised the correct type of fuel. The appliance has not been tested by ourselves and is therefore presumed in full, safe working order. The flue should be regularly swept

Internal decorations

Repair category:	1
Notes	The property is in reasonable decorative order.

Cellars

Repair category:	-
Notes	

Electricity

Repair category:	1
Notes	The Institute of Electrical Engineers recommends that inspections and testings are undertaken at least every ten years and on a change of occupancy. It should be appreciated that only the most recently constructed or re-wired properties will have installations which fully comply with IEE 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.

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.

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	2
Chimney stacks	-
Roofing including roof space	1
Rainwater fittings	1
Main walls	2
Windows, external doors and joinery	1
External decorations	1
Conservatories/porches	-
Communal areas	-
Garages and permanent outbuildings	-
Outside areas and boundaries	2
Ceilings	1
Internal walls	1
Floors including sub floors	1
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	1
Internal decorations	1
Cellars	-
Electricity	1
Gas	1
Water, plumbing and bathroom fittings	1
Heating and hot water	1
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?**	Lower ground, ground and first.
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?**	No
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:	Alterations have taken place including the conversion of the basement unit to form living accommodation and an external door installed. Our valuation assumes that all necessary Local Authority certification has been obtained, however this may have been carried out a substantial number of years ago and may pre-date the need for Local Authority certification. 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.
Estimated re-instatement cost for insurance purposes:	For Reinstatement Cost Assessment purposes, it is recommended that the subjects be insured for a sum of not less than £530,000 (FIVE HUNDRED AND THIRTY THOUSAND POUNDS STERLING). This figure is the estimate of the cost of rebuilding the premises and bears no direct relationship to current market value.
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 £215,000 (TWO HUNDRED AND FIFTEEN THOUSAND POUNDS STERLING). The property forms suitable security for mortgage purposes subject to the specific lending criteria of any mortgage provider. Property market activity has been impacted due to the current response to Covid-19. We are faced with an unprecedented set of circumstances on which to make a valuation judgement. Our advice is therefore reported on the basis of material valuation uncertainty as per the RICS Red Book Global definition. Consequently, less certainty can be attached to our valuation than would otherwise be the case. It is recommended that the valuation of this property is kept under frequent review as more market evidence becomes available.

Signed:	Electronically by David Breingan BSc Pg Dip MRICS
Report author:	David Breingan BSc Pg Dip MRICS
Company name	Shepherd Chartered Surveyors (Saltcoats)
Address:	31 Hamilton Street, Saltcoats, KA21 5DT
Date of report:	15/07/2020

Mortgage Valuation Report

Rockmount, 7
Golf Course Road
Skelmorlie
Ayrshire
PA17 5BH

Seller's Name:	Mark Bradshaw
Date of Inspection:	07/07/2020
Prepared by:	David Breingan BSc Pg Dip MRICS

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:	Semi-detached
Does the surveyor believe that the property was built for the public sector, e.g. local authority, military, police?	No
Approximate year of construction:	1899

2. Tenure

Tenure:	Absolute Ownership
Ground rent:	
Unexpired years:	

3. Accommodation

Number of living rooms:	2
Number of bedrooms:	5
Number of kitchens:	1
Number of Bathrooms	2
Number of water closets:	0
Other Rooms:	0
Internal gross floor area (excluding garages and outbuildings):	155m²
External gross floor area (excluding garages and outbuildings):	170m²
Does the property have a residential element greater than 40%?	Yes

4. Garage / Parking / Outbuildings

Parking type:	No garage / garage space / parking space
Available on site?	
Permanent Outbuildings:	None.

5. Construction

Main wall type:	Stone
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:	Yes
Water:	Mains
Gas:	Mains
Brief description of central heating:	Full gas via radiators - not tested.

8. Site

Apparent legal issues to be verified by the conveyancer

Legal Issue	Verification	Description
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:		

9. Location

Location type:	Commuter village
Other (if not specified):	

10. Planning Issues

Has the property been extended / converted / altered?	Yes
Details (if extended, converted, or altered):	Alterations have taken place including the conversion of the basement unit to form living accommodation and an external door installed. Our valuation assumes that all necessary Local Authority certification has been obtained, however this may have been carried out a substantial number of years ago and may pre-date the need for Local Authority certification.

11. Roads

Roads that relate to the property:	Made up road

12. General Remarks

General remarks on the property:	At the time of inspection the property was found to be in reasonable condition having regard to its character and age with items of disrepair noted which can be remedied during the course of routine maintenance and repair. Due to fitted carpets and floor coverings no detailed inspection of floors was possible and accordingly no comment can be made on their condition.

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

15. Valuations

Market value in present condition:	£215,000.00
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)	£530,000.00
Is re-inspection necessary?	No

Signed:	Electronically by David Breingan BSc Pg Dip MRICS
Report author:	David Breingan BSc Pg Dip MRICS
Company name:	Shepherd Chartered Surveyors (Saltcoats)
Address:	31 Hamilton Street, Saltcoats, KA21 5DT
Date of report:	15/07/2020

SHEPHERD
CHARTERED SURVEYORS

Property Questionaire

Property Questionnaire

7

Golf Course Road

Skelmorlie

Ayrshire

PA17 5BH

Property Address:	7 Golf Course Road Skelmorlie Ayrshire PA17 5BH
Seller(s):	Mark Bradshaw
Completion date of Property Questionnaire:	02/07/2020

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?	18 years
2. Council Tax	
Which Council Tax band is your property in?	E
3. Parking	
What are the arrangements for parking at your property?	Driveway, On street
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)?	No
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?	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)?**	No
If you have answered yes, please describe the changes which you have made:	
(ii). **Did you obtain planning permission, building warrant, completion certificate and other consents for this work?**	

If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking. *If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them.*	
b. **Have you had replacement windows, doors, patio doors or double glazing installed in your property? If you have answered yes, please answer the three questions below:**	Yes
(i). Were the replacements the same shape and type as the ones you replaced?	No
(ii). Did this work involve any changes to the window or door openings?	No
(iii). Please describe the changes made to the windows, doors, or patio doors (with approximate dates when the work was completed? Please give any guarantees which you received for this work to your solicitor or estate agent.	4xUPVC casement windows replaced with UPVC sash windows.
7. Central Heating	
a. **Is there a central heating system in your property?** Note: A partial central heating system is one which does not heat all the main rooms of the property – the main living room, the bedroom(s), the hall and the bathroom). ***If you answered yes/partial:*** **What kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas, warm air).** ***If you answered yes, please answer the following three questions:***	Yes Gas fired
(i). When was your central heating system or partial central heating system installed?	Not known
(ii). Do you have a maintenance contract for the central heating system? ***If you have answered yes, please give details of the company with which you have a maintenance agreement:***	No
(iii). 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? Note: The surveyor will provide this within their inspection.	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 insurance claim?	
b. **Are you aware of the existence of asbestos in your property?**	No
If you have answered yes, please give details:	

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	Yes	Green network energy
Water mains/private water supply	Yes	Scottish water
Electricity		
Mains drainage	Yes	Scottish water
Telephone	Yes	Plusnet
Cable TV/Satellite	Yes	Freesat only
Broadband	Yes	Plusnet

b. **Is there a septic tank system in the property?** **If you have answered yes, please answer the two questions below:**	No
(i). **Do you have appropriate consents for the discharge from your septic tank?**	

(ii). Do you have maintenance contract for your septic tank? ***If you have answered yes, please give details of the company with which you have a maintenance contract:***	

11. Responsibilities for Shared or Common Areas

a. **Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?**	No
If you have answered yes, please give details:	
b. **Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?**	No
If you have answered yes, please give details:	
c. **Has there been any major repair or replacement of any part of the roof during the time you have owned the property?**	Yes
d. **Do you have the right to walk over any of your neighbours' property - for example, to put out your rubbish bin or to maintain your boundaries?**	Yes
If you have answered yes, please give details:	Right of access to Balnagowan Wynd for boundary maintenance.
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
If you have answered yes, please give details:	
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).**	No

If you have answered yes, please give details:	

12. Charges associated with your property

a. **Is there a factor or property manager for your property?**	No
If you have answered yes, please provide the name and address and give details of any deposit held and approximate charges:	
b. **Is there a common buildings insurance policy?**	No
If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	
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 Resident's 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 they 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
If you have answered yes, please give details:	
c. **If you have answered yes to 13 (a) or (b), do you have any guarantees relating to this work?**	
If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself, ***please write below who has these documents*** *and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be*	

shown in the original estimate. **Guarantees are held by:**	

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). NHBC	No
(v). Damp course	No
(vi). Any other work or installations? (For example, cavity wall insulation, underpinning, indemnity policy)	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?** ***If you have answered yes, please give details***	No

15. Boundaries

a. **So far as you are aware, has any boundary of your property been moved in the last 10 years?**	No
If you have answered yes, please give details:	

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
b. **that affects your property in some other way?**	No
c. **that requires you to do any maintenance, repairs or improvements to your property?**	No

Notice:
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.

RESIDENTIAL SINGLE SURVEY
TERMS AND CONDITIONS OF ENGAGEMENT

SHEPHERD RESIDENTIAL

SINGLE SURVEY TERMS AND CONDITIONS

PART 1 – GENERAL

1.1 THE SURVEYORS

The seller has engaged J & E Shepherd to provide the Single Survey Report and a generic Mortgage Valuation Report for Lending Purposes. The seller has also engaged J & E Shepherd to provide an Energy Report in the format prescribed by the accredited Energy Company.

J & E Shepherd are authorised to provide a transcript or retype of the generic Mortgage Valuation Report on to Lender specific forms where requested. For this service a fee may be charged to the prospective purchaser. 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.

J & E Shepherd 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 J & E Shepherd provide general comment on standard appropriate supplementary documentation. In the event of a significant amount of documentation being provided to J & E Shepherd, an additional fee may be incurred by the Purchaser

If information is provided to J & E Shepherd during the conveyancing process which materially affects the valuation stated in the Report and generic Mortgage Valuation Report, J & E Shepherd reserves the right to reconsider the valuation. Where J & E Shepherd requires to amend the valuation in consequence of such information, we 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. The attending Surveyor will be a member of the RICS Valuer's Registration Scheme and will have the required experience and competency including the skills, understanding and market knowledge to undertake this valuation.

A replacement Home Report (RHR) may also be required, (see S1.10 attached), and these Terms and Conditions, when accepted and returned to J & E Shepherd also relate and are applicable to any RHR where instructed.

If the Surveyor has had previous involvement in the subject property or if a potential conflict of interest exists, this will be notified in writing as an Appendix to these Terms & Conditions.

J & E Shepherd have a written Complaints Handling Procedure (CHP). This CHP document is available from the offices of J & E Shepherd.

1.2 THE REPORT

The Report provided will be a Scottish Single Survey which is a prescribed document as provided by legislation passed by the Scottish Government including the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008.

J & E Shepherd 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.

J & E Shepherd 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.

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 Surveyor rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice.

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

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

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

Neither the whole nor any part of the report may be published in any way, reproduced or distributed by any party other than the seller, prospective purchasers the Purchaser and their respective professional advisers without the prior written consent of J & E Shepherd.

Information relied upon in the research and preparation of our Report, will be obtained from various sources including information from the Seller including but not restricted to that contained in the Property Questionnaire provided by the Seller, secure and publicly available sales registers, online property information and sales websites and our own records.

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 shall be prepared in accordance with the RICS Valuation Professional Standards (The Red Book) current version, being the latest published version as at the date of Report. It is confirmed that the valuation will be undertaken in accordance with the International Valuation Standards (IVS). The Firms compliance with these standards may be subject to monitoring under the RICS conduct and disciplinary regulations.

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.

J & E Shepherd acknowledge that their duty of skill and care in relation to the Report is owed to the Seller and to the Purchaser. J & E Shepherd 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, J & E Shepherd 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

J & E Shepherd 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.

The Seller has the option to exclude the generic Mortgage Valuation Report from being produced.

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

J & E Shepherd undertake that on being asked to do so by a prospective purchaser, and at an optional minimum charge of £50+vat, 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 J & E Shepherd and the Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report will be prepared from information contained in the Report and the generic Mortgage Valuation Report, which shall be in accordance with the current RICS Valuation Professional Standards (the Red Book) and the RICS International Valuation Standards (IVS).

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 J & E Shepherd and shall remain their exclusive property unless they assign the same to any other party in writing.

1.7 PAYMENT

J & E Shepherd 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 relevant J & E Shepherd office at any time before the day of the inspection.

J & E Shepherd 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. J & E Shepherd will also be entitled not to proceed if after arriving at the property, the inspecting 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, J & E Shepherd 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, J & E Shepherd 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 J & E Shepherd from information in the Report but in the Surveyor's own format;
- "Replacement Home Report" (RHR) relates to a reinspection of the property to prepare a new full Single Survey in order to replace the previous out of date Home Report, normally required after the original Home Report dates 91 days or older;
- The "Market Value" is the estimated amount for which an asset or liability should exchange on the valuation date 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. The inspection and valuation will be carried out by a Surveyor from J & E Shepherd who will also be a member of the RICS and accredited by the Valuer's Registration Scheme (VRS). Any previous involvement by this Surveyor in the property or potential conflicts of interest will be disclosed as per Section 1.1 above;

- The "Surveyors/J & E Shepherd" are the firm or company of whom 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, J & E Shepherd 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.

Sloping roofs are visually inspected with the aid of binoculars where appropriate. Roof spaces are visually inspected and entered where there is 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.

Surfaces of exposed floors are visually inspected. No carpets or floor coverings are lifted. Sub-floor areas are 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 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.

It is assumed that the subject property site and neighbouring areas are free from Japanese Knotweed. Japanese knotweed is an invasive plant that can damage footpaths, driveways, patios and in the worst cases, it can get into the home itself. It is very difficult to get rid of this plant, and removal of this plant can take a number of years, be costly and may affect future saleability and mortgagability of an affected home. Japanese Knotweed is a seasonal growth plant and is almost invisible during the winter months and during its non-growth phase.

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 <u>Category 3:</u> 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 <u>Category 2:</u> Repairs or replacement requiring future attention, but estimates are still advised.

2.3.3 <u>Category 1:</u> 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.

Where defects or repairs have been identified within the report it is essential that, prior to entering into any legally binding sale or purchase contract, further specialists 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.

2.4 SERVICES

Our 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. J & E Shepherd 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 J & E Shepherd's opinion both of the market value of the property and of the re-instatement cost, as defined below.

"Market Value" The estimated amount for which an asset or liability should exchange on the valuation date 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 re-inspection and revaluation after a period of 12 weeks (or sooner if appropriate) to reflect changing circumstances in the market and/or in the physical condition of the Property.

Unless stated otherwise within this report and in the absence of any information to the contrary, we have assumed that:

- All buildings have been erected either prior to planning control, or in accordance with planning permissions, and have the benefit of permanent planning consents or existing use rights for their current use;
- The property is not adversely affected by town planning or road proposals;
- All alterations, additions or extensions to the property have received all necessary Town Planning Consents, Building Authority Approvals (Building Warrants) and Completion Certificates;
- The property complies with all relevant statutory and local authority requirements, including but not limited to Fire Regulations, The Equality Act, The Control of Asbestos Act, Health and Safety Regulations, Environmental Health Regulations, Regulations governing Residential Tenancies and similar.

SHEPHERD
CHARTERED SURVEYORS

North

Inverness	01463 712 239
Elgin	01343 553 939
Fraserburgh	01346 517 456
Peterhead	01779 470 766
Aberdeen	01224 202 800

Tayside

Montrose	01674 676 768
Dundee	01382 200 454
Perth	01738 638 188

Fife

St Andrews	01334 477 773
Kirkcaldy	01592 205 442
Dunfermline	01382 722 337

Lothians/Borders

Edinburgh	01312 251 234
Musselburgh	01316 533 456
Livingston	01506 416 777
Galashiels	01896 750 150
Dalkeith	0131 663 2780

Central

Stirling	01786 450 438
Falkirk	01324 635 999
Cumbernauld	01236 780 000

Lanarkshire

Coatbridge	01236 436 561
Hamilton	01698 897 548
Motherwell	01698 252 229
East Kilbride	01355 248 535

Glasgow/West

Glasgow	0141 353 2080
Glasgow South	0141 649 8020
Greenock	01475 730 717
Paisley	0141 889 8334
Dumbarton	01389 731 682
Hillington	0141 5856373

Ayr/Dumfries

Ayr	01292 267 987
Kilmarnock	01563 520 318
Saltcoats	01294 464 228
Dumfries	01387 264 333

RICS
Registered by RICS