

**SINGLE SURVEY, ENERGY  
PERFORMANCE CERTIFICATE AND  
GENERAL MORTGAGE VALUATION  
REPORT**

**26 North Gyle Grove  
Edinburgh  
EH12 8JZ**



**FIRST SURVEYORS SCOTLAND**  
National Valuation & Property Consultancy Service



# single survey

*Member Firm of*  
**FIRST SURVEYORS SCOTLAND**  
*National Valuation & Property Consultancy Service*

## Survey report on:

<b>Property address</b>	26 North Gyle Grove Edinburgh EH12 8JZ
<b>Customer</b>	Mrs A Calloway
<b>Customer address</b>	26 North Gyle Grove Edinburgh EH12 8JZ
<b>Date of Inspection</b>	22 <sup>nd</sup> August 2011
<b>Prepared by</b>	<b>David Adamson &amp; Partners Limited</b> <i>Chartered Surveyors</i> 32 Rutland Square Edinburgh EH1 2BW Tel: +44(0)131 229 7351 Fax: +44(0)131 228 4523  Email: <a href="mailto:valuations@davidadamsongroup.com">valuations@davidadamsongroup.com</a>

## 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.

Unless otherwise stated within this report, all parts of the Property are subject to a visual inspection from within the property without the need to move any obstructions and externally from ground level within the site and adjoining public areas. Any references to left or right are taken facing the front of the property.

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, floor coverings 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.

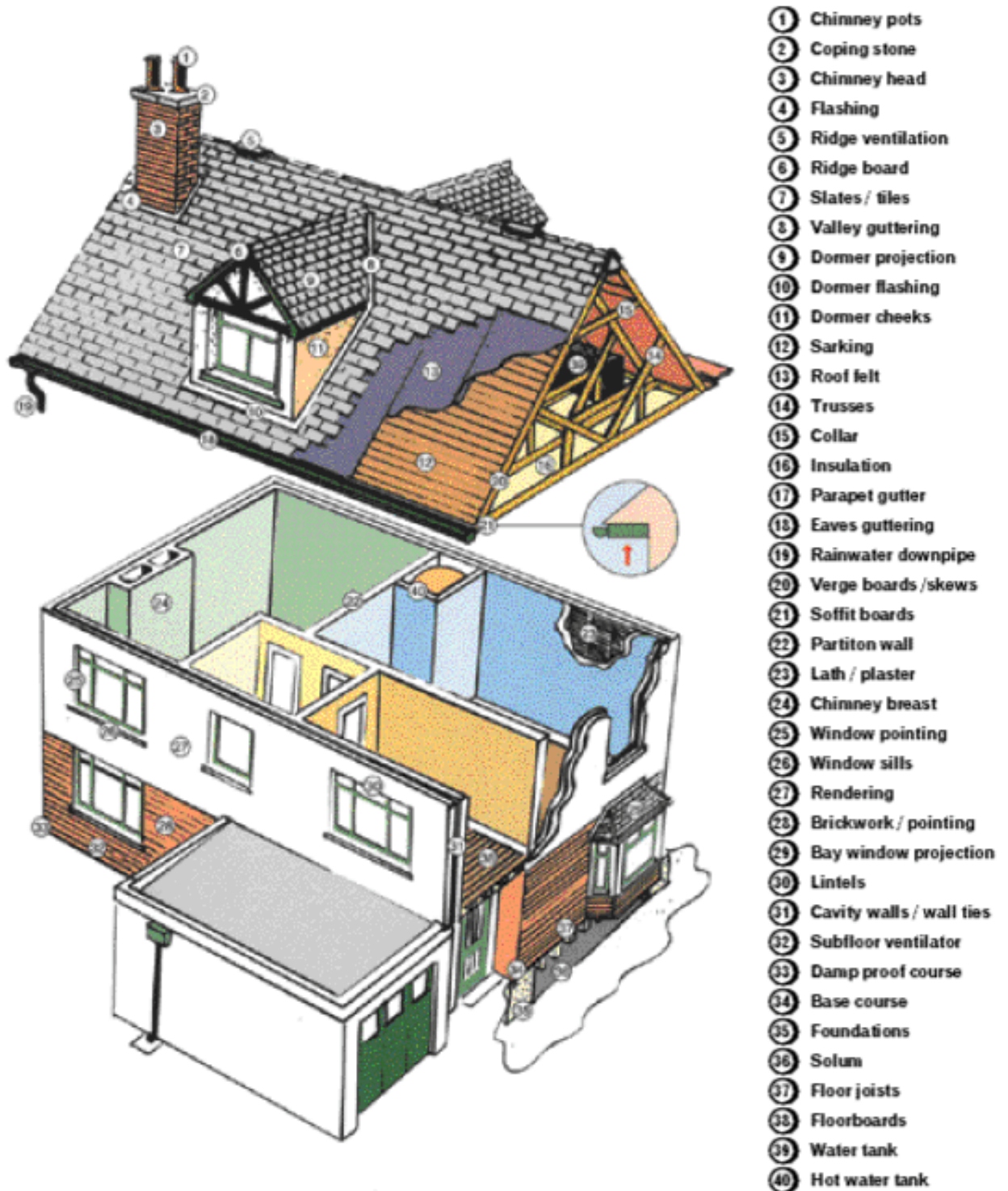
Services such as TV/cable connection, internet connection, swimming pools and other leisure facilities etc. were not inspected or reported on.

<b>Description</b>	Single storey detached bungalow.
<b>Accommodation</b>	Ground floor: Entrance vestibule with Bedroom off, Hall, Sittingroom, Diningroom with Kitchen off, 2 Bedrooms and Bathroom/ WC.
<b>Gross internal floor area (m<sup>2</sup>)</b>	Approximately 89sqm or thereby.
<b>Neighbourhood and location</b>	The Subjects form part of an established suburban residential estate lying to the West of Edinburgh City Centre. Surrounding properties are compatible with usual local amenities reasonably convenient.
<b>Age</b>	Constructed circa 1970.
<b>Weather</b>	Dry and overcast.
<b>Chimney stacks</b>	Not Applicable.
<b>Roofing including roof space</b>	The main roof is of pitched timber construction tile clad. The extension roof is of flat construction felt clad. Main roof space access via ceiling hatch.

<b>Rainwater fittings</b>	Cast iron.
<b>Main walls</b>	Cavity masonry.
<b>Windows, external doors and joinery</b>	PVC double glazed windows and threshold doors. Timber fascias and soffits.
<b>External decorations</b>	Painterwork, roughcast and brick pointed finishes.
<b>Conservatories / porches</b>	Not Applicable.
<b>Communal areas</b>	Not Applicable.
<b>Garages and permanent outbuildings</b>	Integral garden store of masonry construction roughcast with timber door, concrete base and felt clad roof.
<b>Outside areas and boundaries</b>	Private garden extending to the front, sides and rear. Off-street parking by means of concrete slab driveway. Timber boundary fencing and hedges.
<b>Ceilings</b>	Plasterboard. Some timber finishes.
<b>Internal walls</b>	Plaster and plasterboard. Some timber and tile finishes.
<b>Floors including sub floors</b>	Flooring within the main property is of solid construction. Flooring within the gable extension also appears to be of solid construction with a timber overlay. The inspection of flooring was severely restricted due to the presence of fitted floor coverings. Some tile finishes. No sub floors.
<b>Internal joinery and kitchen fittings</b>	Fairly modern/dated Kitchen fittings (appliances not tested). Flush timber doors. Original joinery finishes.
<b>Chimney breasts and fireplaces</b>	A gas fire with balanced flue is provided within the Sittingroom (not tested). No chimney breasts.

<b>Internal decorations</b>	Painterwork and wallpaper.
<b>Cellars</b>	Not Applicable.
<b>Electricity</b>	Main supply. Original fusebox. Dual meters.
<b>Gas</b>	Main supply.
<b>Water, plumbing and bathroom fittings</b>	Modern Bathroom and sanitary fittings. Visible internal water distribution is copper. Plastic cold water tank.
<b>Heating and hot water</b>	Gas fired central heating boiler providing domestic hot water and serving a wet radiator system. Original hot water cylinder. The Property was originally provided with electric under floor heating. We understand this has been disconnected and is obsolete.
<b>Drainage</b>	Main sewer.
<b>Fire, smoke and burglar alarms</b>	Battery smoke alarms. Systems not tested.
<b>Any additional limits to inspection:</b>	The Property was occupied and fully furnished with all floors fully covered. Sub floor areas were not inspected. Main roof and external fabric were inspected from ground level only. Flat roof sections inspected via ladder. The services and appliances etc were not tested. Underground drainage and manholes etc were not inspected.

## Sectional diagram showing elements of a typical house















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

## 2. CONDITION

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

 <b>Structural movement</b>	
Repair category	1
Notes:	Slight initial settlement noted. No evidence of undue recent or progressive movement.
 <b>Dampness, rot and infestation</b>	
Repair category	1
Notes:	No significant defect within the scope/limitations of the inspection.
 <b>Chimney stacks</b>	
Repair category:	Not Applicable
Notes:	
 <b>Roofing including roof space</b>	
Repair category:	1
Notes:	Re-pointing required to roof tiles at the verges. Flat roof coverings are showing signs of age and wear and are likely to be a source of regular maintenance and repair prior to a programme of renewal.  No significant defect noted within the accessible roof space.
 <b>Rainwater fittings</b>	
Repair category:	2
Notes:	General maintenance and painting required.

	<b>Main walls</b>
Repair category:	1
Notes:	Some localised repairs required to roughcast and render finishes together with pointing of brickwork. Future/ongoing maintenance, repair and upgrading is to be expected.
	<b>Windows, external doors and joinery</b>
Repair category:	1
Notes:	General maintenance and painting required to external joinery and finishes.
	<b>External decorations</b>
Repair category:	1
Notes:	Decoration: Fair. Some external re-decoration required.
	<b>Conservatories / porches</b>
Repair category:	Not Applicable
Notes:	
	<b>Communal areas</b>
Repair category:	Not Applicable
Notes:	
	<b>Garages and permanent outbuildings</b>
Repair category:	1
Notes:	Usual maintenance required to the garden shed/store.
	<b>Outside areas and boundaries</b>
Repair category:	1
Notes:	Usual maintenance and repair is to be expected.

**Ceilings**

Repair category:	1
Notes:	It should be confirmed that timber linings have been treated with a suitable fire retardant.

**Internal walls**

Repair category:	1
Notes:	It should be confirmed that timber linings have been treated with a suitable fire retardant.

**Floors including sub-floors**

Repair category:	1
Notes:	The inspection of flooring was severely restricted due to the presence of fitted floor coverings throughout the property. Loose timber flooring would benefit from maintenance and re-securing. Usual impact and mechanical damage commensurate with age and use is to be expected to the flooring upon lifting floor coverings. Sub floors were not inspected.

**Internal joinery and kitchen fittings**

Repair category:	2
Notes:	Usual wear and tear noted to internal joinery, kitchen fittings and joinery finishes. Consideration may be given to the upgrading/modernisation of the kitchen fittings (appliances not tested).

**Chimney breasts and fireplaces**

Repair category:	1
Notes:	The gas fire and flue were not tested. The Seller should confirm that the gas fire is fully operational. A limited visual inspection revealed no significant defect. No chimney breasts.

**Internal decorations**

Repair category:	1
Notes:	Decoration: Fair. Some freshening/upgrading required.

**Cellars**

Repair category: Not Applicable

Notes:

**Electricity**

Repair category: 2

Notes:

The electrical provision appears original. Upgrade to the electrical system will be necessary to fully comply with present electrical regulations.

**Gas**

Repair category: 1

Notes:

Not tested. All gas appliances should be subject to an initial check to ensure they are safe and comply with current Gas Safe regulations. Thereafter all appliances should be maintained on an annual basis by Gas Safe registered contractors.

**Water, plumbing and bathroom fittings**

Repair category: 2

Notes:

Check and re-new Bath seals as necessary.

**Heating and hot water**

Repair category: 2

Notes:

The heating and hot water systems were not tested and the Seller should verify they are currently operational. A limited visual inspection revealed no significant defect but the existing boiler and hot water system are likely to be nearing the end of their physical life and consideration should be given to their upgrading/renewal.

It is understood the original electric under floor heating system is obsolete and has been disconnected. Seller to confirm.

**Drainage**

Repair category: 1

Notes:

Systems not tested. Underground drainage and manholes etc were not inspected.

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

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

**Category 3:**

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

**Category 2:**

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

**Category 1:**

No immediate action or repair is needed.

**Remember**

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

**Warning**

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

### 3. ACCESSIBILITY INFORMATION

#### Guidance Notes on Accessibility Information

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

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

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

#### 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

Replacement double glazing has been installed to the property circa 1990/91. It is understood the original car port was converted to provide an additional Bedroom and the Entrance vestibule in excess of 30 years ago. These points should be confirmed. On this basis we shall not require planning and building control documentation for the purposes of this report/valuation.

Usual Scottish legal enquires should be made.

##### Estimated re-instatement cost for insurance purposes


£180,000 (ONE HUNDRED AND EIGHTY THOUSAND POUNDS).

##### Valuation and market comments

We have determined the Market Value of the Property to be fairly expressed at a sum in the region of £225,000(TWO HUNDRED AND TWENTY FIVE THOUSAND POUNDS).

The property is considered suitable for Mortgage Lending Purposes.

The Market Value expressed herein is effective as at the date of valuation. Seller and Buyer are advised that market value may rise or fall as market conditions change. Should parties relying on this report and valuation consider market conditions may have changed materially from the date of this valuation, a revaluation should be instructed.

<b>Report author:</b>	Martin J Steven, MRICS BSc
<b>Address:</b>	32 Rutland Square, Edinburgh, EH1 2BW
<b>Signed:</b>	
<b>Date of report:</b>	23 <sup>rd</sup> August 2011

## 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 an Energy Report in the format prescribed by the accredited Energy Company.

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

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

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

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

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

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

#### 1.2 THE REPORT

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

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

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

<sup>1</sup> Which shall be in accordance with the current RICS Valuation Standards (the Red Book) and RICS Codes of Conduct.

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

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

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

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

### 1.3 LIABILITY

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

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

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

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

**1.4 GENERIC MORTGAGE VALUATION REPORT**

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

**1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES**

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

**1.6 INTELLECTUAL PROPERTY**

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

**1.7 PAYMENT**

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

**1.8 CANCELLATION**

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

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

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

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

**1.9 PRECEDENCE**

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

<sup>2</sup> Which shall be in accordance with the current RICS Valuation Standards (the Red Book) and RICS Rules of Conduct.

## 1.10 DEFINITIONS

- the “Lender” is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the “Transcript Mortgage Valuation Report for Lending Purposes” means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format.
- the “Market Value” is *The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm’s-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion*
- the “Property” is the property which forms the subject of the Report;
- the “Purchaser” is the person (or persons) who enters into a contract to buy the Property from the Seller;
- a "prospective Purchaser" is anyone considering buying the Property.
- the “Report” is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the “Seller” is/are the proprietor(s) of the Property;
- the “Surveyor” is the author of the Report on the Property; and
- the “Surveyors” are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the “Surveyors” means the Surveyor) whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

## PART 2 – DESCRIPTION OF THE REPORT

### 2.1 THE SERVICE

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

### 2.2 THE INSPECTION

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

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

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

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

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

### 2.3 THE REPORT

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

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

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 both of the market value of the property and of the re-instatement 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 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

## Address of dwelling and other details

26 NORTH GYLE GROVE EDINBURGH EH12 8JZ	Dwelling type: Name of approved organisation: Membership number: Date of certificate: Reference number: Type of assessment: Total floor area: Main type of heating and fuel:	Detached bungalow Elmhurst Energy Systems Ltd EES/008303 23 August 2011 2378-1017-6208-9469-6904 RdSAP, existing dwelling 89 m <sup>2</sup> Boiler and radiators, mains gas
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## This dwelling's performance ratings

This dwelling has been assessed using the RdSAP 2009 methodology. Its performance is rated in terms of the energy use per square metre of floor area, energy efficiency based on fuel costs and environmental impact based on carbon dioxide (CO<sub>2</sub>) emissions. CO<sub>2</sub> is a greenhouse gas that contributes to climate change.

### Energy Efficiency Rating

	Current	Potential
<i>Very energy efficient - lower running costs</i>		
(92 plus) <b>A</b>		
(81-91) <b>B</b>		
(69-80) <b>C</b>		
(55-68) <b>D</b>	<b>56</b>	<b>60</b>
(39-54) <b>E</b>		
(21-38) <b>F</b>		
(1-20) <b>G</b>		
<i>Not energy efficient - higher running costs</i>		
<b>Scotland</b>	EU Directive 2002/91/EC	

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

Approximate current energy use per square metre of floor area: 286 kWh/m<sup>2</sup>per year

Approximate current CO<sub>2</sub>emissions: 55 kg/m<sup>2</sup>per year

### Environmental Impact (CO<sub>2</sub>) Rating

	Current	Potential
<i>Very environmentally friendly - lower CO<sub>2</sub>emissions</i>		
(92 plus) <b>A</b>		
(81-91) <b>B</b>		
(69-80) <b>C</b>		
(55-68) <b>D</b>		
(39-54) <b>E</b>	<b>51</b>	<b>56</b>
(21-38) <b>F</b>		
(1-20) <b>G</b>		
<i>Not environmentally friendly - higher CO<sub>2</sub>emissions</i>		
<b>Scotland</b>	EU Directive 2002/91/EC	

The environmental impact rating is a measure of a home's impact on the environment in terms of carbon dioxide (CO<sub>2</sub>) emissions. The higher the rating the less impact it has on the environment.

## Cost effective improvements

Below is a list of lower cost measures that will raise the energy performance of the dwelling to the potential indicated in the tables above. Higher cost measures could also be considered and these are recommended in the attached energy report.

- |  |   |
|--|---|
| 1 Increase loft insulation to 270 mm     | 3 Low energy lighting for all fixed outlets |
| 2 Increase hot water cylinder insulation |   |

*A full energy report is appended to this certificate*



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

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

## Energy Report



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

Assessor's name: Mr. Martin James Steven  
Company name/trading name: David Adamson & Partners  
Address: 32 Rutland Square Edinburgh EH1 2BW  
Phone number: 0131 2297351  
Fax number: 0131 228 4523  
E-mail address: mjs@davidadamsongroup.com  
Related party disclosure: No related party

### Estimated energy use, carbon dioxide (CO<sub>2</sub>) emissions and fuel costs of this home

	Current	Potential
Energy use	286 kWh/m <sup>2</sup> per year	258 kWh/m <sup>2</sup> per year
Carbon dioxide emissions	4.9 tonnes per year	4.4 tonnes per year
Lighting	£95 per year	£50 per year
Heating	£714 per year	£698 per year
Hot water	£185 per year	£148 per year

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

### About the building's performance ratings

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

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

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

### About the impact of buildings on the environment

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

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

## Summary of this home's energy performance related features

The table below gives an assessment of the key individual elements that have an impact on this home's energy and environmental performance. Each element is assessed by the national calculation methodology; 1 star = very poor (least efficient), 2 stars = poor, 3 stars = average, 4 stars = good and 5 stars = very good (most efficient). The assessment does not take into consideration the physical condition of any element. 'Assumed' means that the insulation could not be inspected and an assumption has been made in the methodology based on age and type of construction

Element	Description	Current performance	
		Energy Efficiency	Environmental
Walls	Cavity wall, filled cavity	★★★★☆	★★★★☆
	Cavity wall, as built, partial insulation (assumed)	★★★☆☆	★★★☆☆
Roof	Pitched, 100 mm loft insulation	★★★☆☆	★★★☆☆
	Flat, limited 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 11% of fixed outlets	★★☆☆☆	★★☆☆☆
<b>Current energy efficiency rating</b>		<b>D 56</b>	
<b>Current environmental impact (CO<sub>2</sub>) rating</b>		<b>E 51</b>	

## Low and zero carbon energy sources

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

## Renewable Heat Incentive

You could receive 20 years of 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 to 150 mm and cavity walls filled. The energy required for space and water heating shown below would form the basis of the payments. The Department of Energy and Climate Change has up-to date information on technologies supported and the support levels at [www.decc.gov.uk/rhi](http://www.decc.gov.uk/rhi).

This dwelling: Loft insulation less than 150 mm, Cavity walls not insulated

Heat demand for RHI	Existing dwelling	With loft insulation only	With cavity insulation only	With loft and cavity insulation
Space heating (kWh per year)	12,829	12,486	12,090	11,741
Water heating (kWh per year)	3,486			

## Recommended measures to improve this homes energy performance

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

Lower cost measures	Indicative Cost	Typical savings per year	Ratings after improvement	
			Energy Efficiency	Environmental Impact
1 Increase loft insulation to 270 mm	£100 - £300	£35	D 57	E 53
2 Increase hot water cylinder insulation	£15 - £30	£26	D 58	D 55
3 Low energy lighting for all fixed outlets	£20	£37	D 60	D 56
Sub-Total		£98		
Higher cost measures				
4 Replace boiler with new condensing boiler	£1,500 - £3,500	£140	D 66	D 64
Total		£238		

Potential energy efficiency rating **D 66**

Potential environmental impact (CO<sub>2</sub>) rating **D 64**

## Further measures to achieve even higher standards

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

5 Solar water heating	£4,000 - £6,000	£34	D 68	D 66
6 Solar photovoltaic panels, 2.5 kWp	£11,000 - £20,000	£222	C 77	C 75

Enhanced energy efficiency rating **C 77**

Enhanced environmental impact (CO<sub>2</sub>) rating **C 75**

Improvements to the energy efficiency and environmental impact ratings will usually be in step with each other. However, they can sometimes diverge because reduced energy costs are not always accompanied by a reduction in carbon dioxide (CO<sub>2</sub>) emissions.

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

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

### Lower cost measures

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

#### 1 Loft insulation

Loft insulation laid in the loft space or between roof rafters to a depth of at least 270 mm will significantly reduce heat loss through the roof; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulation should not be placed below any cold water storage tank, any such tank should also be insulated on its sides and top, and there should be boarding on battens over the insulation to provide safe access between the loft hatch and the cold water tank. The insulation can be installed by professional contractors but also by a capable DIY enthusiast. Loose granules may be used instead of insulation quilt; this form of loft insulation can be blown into place and can be useful where access is difficult. The loft space must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about loft insulation and details of local contractors can be obtained from the National Insulation Association ([www.nationalinsulationassociation.org.uk](http://www.nationalinsulationassociation.org.uk)). It should be noted that building standards may apply to this work.

#### 2 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.

#### 3 Low energy lighting

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

## About the further measures to achieve even higher standards

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

#### 5 Solar water heating

A solar water heating panel, usually fixed to the roof, uses the sun to pre-heat the hot water supply. This will significantly reduce the demand on the heating system to provide hot water and hence save fuel and money. Building regulations may apply to this work. You could be eligible for Renewable Heat Incentive payments which could appreciably increase the savings beyond those shown on your EPC, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at [www.microgenerationcertification.org](http://www.microgenerationcertification.org).

#### 6 Solar photovoltaic (PV) panels

A solar PV system is one which converts light directly into electricity via panels placed on the roof with no waste and no emissions. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Planning restrictions may apply in certain neighbourhoods and you should check this with the local authority. Building regulations may apply to this work, so it is best to obtain advice from your local authority building standards department and from a suitably qualified electrician. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for solar photovoltaic panels, provided that both the product and the installer are certified by the

Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at [www.microgenerationcertification.org](http://www.microgenerationcertification.org).

## What can I do today?

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

- Ensure that you understand the dwelling and how its energy systems are intended to work so as to obtain the maximum benefit in terms of reducing energy use and CO<sub>2</sub> emissions.
- If you have a conservatory or sunroom, avoid heating it in order to use it in cold weather and close doors between the conservatory and dwelling.
- Check that your heating system thermostat is not set too high (in a home, 21°C in the living room is suggested) and use the timer to ensure you only heat the building when necessary.
- Make sure your hot water is not too hot - a cylinder thermostat need not normally be higher than 60°C
- Turn off lights when not needed and do not leave appliances on standby. Remember not to leave chargers (e.g. for mobile phones) turned on when you are not using them.
- Close your curtains at night to reduce heat escaping through the windows.
- If you're not filling up the washing machine, tumble dryer or dishwasher, use the half-load or economy programme. Minimise the use of tumble dryers and dry clothes outdoors where possible.
- Check the draught-proofing of windows and replace it if appropriate.
- If you have unused open chimneys consider blocking them off (making provision for a ventilation opening and a cowl on top of the chimney to avoid dampness).

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

Our Ref: 9367.MJS.LAA

23<sup>rd</sup> August 2011

Mrs A Calloway  
26 North Gyle Grove  
Edinburgh  
EH12 8JZ



Dear Madam

**PROPERTY: 26 NORTH GYLE GROVE, EDINBURGH, EH12 8JZ**

Pursuant to instructions received we inspected the aforementioned property on 22<sup>nd</sup> August 2011, for the purpose of determining the Market Value of Heritages with Vacant Possession under the terms of a Scheme 1/Mortgage Valuation only. We report as follows:

**REPORT AND VALUATION**

Valuation Statement: (Market Value)	£225,000 (TWO HUNDRED AND TWENTY FIVE THOUSAND POUNDS).
Reinstatement Insurance: (Day One Basis)	£180,000 (ONE HUNDRED AND EIGHTY THOUSAND POUNDS).
General Comments :	<p>The property is considered to be suitable security for Mortgage Purposes.</p> <p>The property was occupied and fully furnished at the time of inspection with all floors covered. The level of inspection was consequently restricted. Sub-floor areas not inspected. Services and appliances not tested.</p> <p>The general condition of the property appears consistent with its age and type of construction, but some works of repair and maintenance are required. Elements of the property are ageing and likely to require attention/renewal.</p> <p><b>ALTERATIONS (See Note 2):</b> Replacement windows (circa 1990/91). Conversion of car port to additional accommodation (in excess of 30 years).</p>

SUBJECTS: 26 NORTH GYLE GROVE, EDINBURGH, EH12 8JZ

Description:	Detached bungalow, constructed circa 1970. Private garden to front, sides and rear. Off-street parking.
Location:	Compatible suburban residential.
Construction:	Roof – Pitched tile and roofing felt. Walls – Cavity masonry. Floors – Solid/ timber.
Accommodation:	Ground floor: Entrance vestibule with Bedroom off, Hall, Sittingroom, Diningroom, 2 Bedrooms, Kitchen and Bathroom/WC.
Mains Services and Heating:	Gas <input checked="" type="checkbox"/> Elec. <input checked="" type="checkbox"/> Water <input checked="" type="checkbox"/> Drain <input checked="" type="checkbox"/> GFCH <input checked="" type="checkbox"/> Other Heating <input type="checkbox"/>
Condition:	Average. Usual maintenance and repair consistent with a property of this age and type is required. Some upgrading and modernisation is also required, most noticeably to fittings and services.
Essential Repairs:	None.

We trust the foregoing satisfies your requirements, however if we can be of any further assistance, please do not hesitate to contact this office.

Yours faithfully



Martin Steven, MRICS  
For and on behalf of  
DAVID ADAMSON & PARTNERS Ltd

**SUBJECTS: 26 NORTH GYLE GROVE, EDINBURGH, EH12 8JZ**

**NOTES:**

- (1) Major Alterations; all Building Warrants and Permissions must be in order (to be verified by the Clients Solicitor).
- (2) Significant Alterations; not considered material for Lending Authority purposes. Clients Solicitor to consider further for the Clients own purposes.
- (3) Detailed Specialist/Contractor inspection and reporting of the dwelling is recommended for Lending purposes and prior to the bargain being concluded.
- (4) Detailed Specialist/Contractor inspection and reporting of the dwelling is not required for Lending Purposes but it is advised that the Client obtain such reporting prior to the bargain being concluded.

# Description of the MORTGAGE VALUATION REPORT

## 1.0 The Mortgage Valuation Report

The valuation for mortgage purposes is a limited report for building societies, banks and other lenders before a loan is made on a property.

- This is not a survey.
- The report is used to guide lenders on the value of a property for loan purposes only.

## 2.0 The Inspection

2.1 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 Valuer. So furniture, floor coverings and other contents are not moved or lifted; and no part is forced or laid open to make it accessible.

2.2 Subject to reasonable accessibility, the roof space is inspected only to the extent visible from the access hatch, without entering it. Communal roof spaces, under-floor areas and other parts not readily accessible are not inspected. The exterior and roof of the property will be inspected from ground level only.

2.3 The Valuer will identify whether or not there are gas, electricity, central heating, plumbing and drainage services. Testing of services is not undertaken. For all forms of gas, oil, LPG and solid fuel central and space heating systems (including heating systems which also provide hot water) we recommend you appoint a CORGI registered Heating Engineer to inspect, test and report on same within the Sellers Missives Indemnity Period.

## 3.0 The Report

3.1 Although the inspection will be carried out by a Valuer who will usually be a qualified Surveyor, it is not a detailed inspection of the property, and only major visible defects will be noted.

But remember! A mortgage valuation is based on a restricted inspection to meet the requirements of lending institutions. It is not a survey.

3.2 Where major defects are noted we may recommend further investigations or advice which you should action before committing to purchasing the property.

3.3 We may also recommend part of the mortgage be retained by the lenders until repair works are carried out and figures may be suggested subject to reports and quotations.

## 4.0 The Valuation and Reinstatement Cost

4.1 The Report contains our opinion on both of the Market Value of the Property and of the Reinstatement Cost, as defined below.

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

In arriving at the opinion of the Market Value, we will make various standard assumptions. For example:

- vacant possession will be provided;
- tenure will be feuhold;
- that all required, valid planning permissions and statutory approvals for the buildings and for their use, including any extensions or alterations, have been obtained and complied with;
- the property is not subject to any unusual or especially onerous restrictions, encumbrances or outgoing and that good title can be shown;
- that no deleterious or hazardous materials or techniques have been used, that there is no contamination in or from the ground, and it is not landfilled ground;
- the property and its value are unaffected by any matters which would be revealed by a Local Search or by a Statutory Notice and that the property use is lawful;
- for new property the valuation assumes successful completion and that the builder is a registered member of the NHBC or Zurich Municipal Mutual.

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 lawsuits; 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.

4.3 RICS Day One 'Reinstatement Cost' is an estimate for insurance purposes of the total cost of rebuilding all buildings and site works as new-build at the date of assessment, retaining the properties existing form and materials; insofar as the design, specification and materials would require to change in order to comply with Building Standards and statutory requirements current at the date of assessment. This includes the cost of rebuilding the garage, boundary/retaining wall and permanent outbuildings, site clearance and professional fees, but excludes VAT (except on fees).

4.4. Our report is private and confidential to you in the context supplied and no responsibility is accepted to any third party (whether notified to us or not) for the whole nor any part of its content. However, in line with local Scottish practice we reserve the right to make the report available to other parties and, if requested, to their lending institutions.

**A FULL COPY OF THE SPECIFICATION FOR RESIDENTIAL MORTGAGE VALUATION IS AVAILABLE FROM THIS OFFICE ON REQUEST.**

# property questionnaire

Property address	26 NORTH GYLE GROVE EDINBURGH EH12 8JZ
Seller(s)	MRS Alison Callaway per LINDSAY, DUNCAN + BLACK.
Completion date of property questionnaire	18 / 08 / 2011

# 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.

## Information to be given to prospective buyer(s)

<b>1.</b>	<b>Length of ownership</b>
	How long have you owned the property? <i>30 years</i>
<b>2.</b>	<b>Council tax</b>
	Which Council Tax band is your property in? (Please circle) A B C D E <b>F</b> G H
<b>3.</b>	<b>Parking</b>
	What are the arrangements for parking at your property? (Please tick all that apply) <ul style="list-style-type: none"><li>• Garage <input type="checkbox"/></li><li>• Allocated parking space <input type="checkbox"/></li><li>• Driveway <input checked="" type="checkbox"/></li><li>• Shared parking <input type="checkbox"/></li><li>• On street <input type="checkbox"/></li><li>• Resident permit <input type="checkbox"/></li><li>• Metered parking <input type="checkbox"/></li><li>• Other (please specify): <input type="text"/></li></ul>
<b>4.</b>	<b>Conservation area</b>
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?
	Yes/ <del>No</del> Don't know

# property questionnaire

5.	<b>Listed buildings</b>	
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	Yes/No <input checked="" type="radio"/>
6.	<b>Alterations/additions/extensions</b>	
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)?  <b>If you have answered yes, please describe below the changes which you have made:</b>	Yes/No <input checked="" type="radio"/>
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?  <b>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.</b>  <b>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>	Yes/No <input checked="" type="radio"/>  N/A.
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property?  <b>If you have answered yes, please answer the three questions below:</b>	Yes/No <input checked="" type="radio"/>
	(i) Were the replacements the same shape and type as the ones you replaced?	Yes/No <input checked="" type="radio"/>
	(ii) Did this work involve any changes to the window or door openings?	Yes/No <input checked="" type="radio"/>
	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):  DOUBLE GLAZING INSTALLED 1990  Please give any guarantees which you received for this work to your solicitor or estate agent. GUARANTEE FOR TEN YEARS. EXPIRED 2000	

# property questionnaire

<b>7.</b>	<b>Central heating</b>	
<b>a.</b>	<p><b>Is there a central heating system in your property?</b> (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).</p> <p><u>If you have answered yes or partial</u> – what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).</p> <p><u>If you have answered yes</u>, please answer the three questions below:</p>	<p><u>Yes/No/</u> <u>Partial</u></p> <p>gas-fired</p>
	<b>i) When was your central heating system or partial central heating system installed?</b>	1991
	<p><b>(ii) Do you have a maintenance contract for the central heating system?</b></p> <p><u>If you have answered yes</u>, please give details of the company with which you have a maintenance contract:</p>	<p><u>Yes/No</u></p> <p>SCOTTISH GAS.</p>
	<b>(iii) When was your maintenance agreement last renewed?</b> (Please provide the month and year).	28 / 4 / 2011.
<b>8.</b>	<b>Energy Performance Certificate</b>	
	<b>Does your property have an Energy Performance Certificate which is less than 10 years old?</b>	<u>Yes/No</u>
<b>9.</b>	<b>Issues that may have affected your property</b>	
<b>a.</b>	<p><b>Has there been any storm, flood, fire or other structural damage to your property while you have owned it?</b></p> <p><u>If you have answered yes</u>, is the damage the subject of any outstanding insurance claim?</p>	<p><u>Yes/No</u></p> <p>Yes/No</p>
<b>b.</b>	<p><b>Are you aware of the existence of asbestos in your property?</b></p> <p><u>If you have answered yes</u>, please give details:</p>	<u>Yes/No</u>

# property questionnaire

<b>10.</b>	<b>Services</b>																									
<p><b>a. Please tick which services are connected to your property and give details of the supplier:</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 35%;">Services</th> <th style="width: 15%;">Connected</th> <th style="width: 50%;">Supplier</th> </tr> </thead> <tbody> <tr> <td>Gas or liquid petroleum gas</td> <td style="text-align: center;">✓</td> <td>SCOTTISH GAS.</td> </tr> <tr> <td>Water mains or private water supply</td> <td style="text-align: center;">✓</td> <td>SCOTTISH WATER</td> </tr> <tr> <td>Electricity</td> <td style="text-align: center;">✓</td> <td>SCOTTISH POWER</td> </tr> <tr> <td>Mains drainage</td> <td style="text-align: center;">✓</td> <td>SCOTTISH WATER.</td> </tr> <tr> <td>Telephone</td> <td style="text-align: center;">✓</td> <td>VIRGIN MEDIA.</td> </tr> <tr> <td>Cable TV or satellite</td> <td style="text-align: center;">✓</td> <td>VIRGIN MEDIA</td> </tr> <tr> <td>Broadband</td> <td></td> <td></td> </tr> </tbody> </table>			Services	Connected	Supplier	Gas or liquid petroleum gas	✓	SCOTTISH GAS.	Water mains or private water supply	✓	SCOTTISH WATER	Electricity	✓	SCOTTISH POWER	Mains drainage	✓	SCOTTISH WATER.	Telephone	✓	VIRGIN MEDIA.	Cable TV or satellite	✓	VIRGIN MEDIA	Broadband		
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<p><b>b. Is there a septic tank system at your property?</b></p> <p><b><u>If you have answered yes, please answer the two questions below:</u></b></p>		Yes/No																								
<p><b>(i) Do you have appropriate consents for the discharge from your septic tank?</b></p>		Yes/No/ Don't know																								
<p><b>(ii) Do you have a maintenance contract for your septic tank?</b></p> <p><b><u>If you have answered yes, please give details of the company with which you have a maintenance contract:</u></b></p>		Yes/No																								

# property questionnaire

<b>11.</b>	<b>Responsibilities for shared or common areas</b>	
a.	<p>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?</p> <p><u>If you have answered yes, please give details:</u></p>	<p>Yes/<del>No</del> Don't know</p>
b.	<p>Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?</p> <p><u>If you have answered yes, please give details:</u></p>	<p>Yes/<del>No</del>/ Not applicable</p>
c.	<p>Has there been any major repair or replacement of any part of the roof during the time you have owned the property?</p>	<p>Yes/<del>No</del></p>
d.	<p>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?</p> <p><u>If you have answered yes, please give details:</u></p>	<p>Yes/<del>No</del></p>
e.	<p>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?</p> <p><u>If you have answered yes, please give details:</u></p>	<p>Yes/<del>No</del></p>
f.	<p>As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.)</p> <p><u>If you have answered yes, please give details:</u></p>	<p>Yes/<del>No</del></p>
<b>12.</b>	<b>Charges associated with your property</b>	
a.	<p>Is there a factor or property manager for your property?</p> <p><u>If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:</u></p>	<p>Yes/<del>No</del></p>

# property questionnaire

b.	<p>Is there a common buildings insurance policy?</p> <p><u>If you have answered yes</u>, is the cost of the insurance included in your monthly/annual factor's charges?</p>	<p>Yes/<u>No</u>/ Don't know</p> <p>Yes/No/ Don't know</p>
c.	<p>Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.</p> <p style="text-align: right; color: blue;">N/A.</p>	
13. Specialist works		
a.	<p>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?</p> <p><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.</p>	<p>Yes/<u>No</u></p>
b.	<p>As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?</p> <p><u>If you have answered yes</u>, please give details:</p>	<p>Yes/<u>No</u></p>
c.	<p><u>If you have answered yes</u> to 13(a) or (b), do you have any guarantees relating to this work?</p> <p><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.</p> <p>Guarantees are held by:</p>	<p>Yes/No</p>

# property questionnaire

<b>14.</b>	<b>Guarantees</b>					
<b>a.</b>	<b>Are there any guarantees or warranties for any of the following:</b>					
(i)	Electrical work	<input checked="" type="radio"/> No	Yes	Don't know	With title deeds	Lost
(ii)	Roofing	<input checked="" type="radio"/> No	Yes	Don't know	With title deeds	Lost
(iii)	Central heating	<input checked="" type="radio"/> No <i>expired</i>	Yes	Don't know	With title deeds	Lost
(iv)	National House Building Council (NHBC)	<input checked="" type="radio"/> No	Yes	Don't know	With title deeds	Lost
(v)	Damp course	<input checked="" type="radio"/> No	Yes	Don't know	With title deeds	Lost
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	<input checked="" type="radio"/> No	<input checked="" type="radio"/> Yes	Don't know	With title deeds	Lost
<b>b.</b>	<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):</b> <i>Cavity wall insulation 2008</i>					
<b>c.</b>	<b>Are there any outstanding claims under any of the guarantees listed above?</b>  <b>If you have answered yes, please give details:</b>					Yes/ <input checked="" type="radio"/> No
<b>15.</b>	<b>Boundaries</b>					
	<b>So far as you are aware, has any boundary of your property been moved in the last 10 years?</b>  <b>If you have answered yes, please give details:</b>					Yes/ <input checked="" type="radio"/> No/ Don't know

# property questionnaire

<b>16.</b>	<b>Notices that affect your property</b>	
<b>In the past three years have you ever received a notice:</b>		
<b>a.</b>	<b>advising that the owner of a neighbouring property has made a planning application?</b>	<b>Yes/No</b> <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
<b>b.</b>	<b>that affects your property in some other way?</b>	<b>Yes/No</b> <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>c.</b>	<b>that requires you to do any maintenance, repairs or improvements to your property?</b>	<b>Yes/No</b> <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b><u>If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.</u></b>		

**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) :** Alison R Ballaway

**Date:** 18 / 8 / 2011