DIXON HEANEY KEAN KENNEDY

CHARTERED SURVEYORS

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

SINGLE SURVEY REPORT

PROPERTY ADDRESS	Flat 9, 11 Durie Loan Edinburgh
	EH17 8TT
CLIENT	Mr Ross Sinclair
,	
CLIENT ADDRESS	c/o Avenue Road
	Edinburgh
DATE OF INSPECTION	28th October 2020
PREPARED BY	DIXON HEANEY KEAN KENNEDY
	Chartered Surveyors
	54 Corstorphine Road
	Edinburgh
	EH12 6JQ
	Tel: 0131 313 0444
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	Email: survey@dhkk.co.uk

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 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 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.

The subjects comprise a second (top) floor flat contained within a Description purpose built three storey block which is all in residential use.

Reception Hall, Living/Dining Room/Kitchen, 2 Bedrooms and Accommodation Bathroom with WC.

Gross internal floor | 66 m² approximately. area (m²)

Neighbourhood and location

The property forms part of a modern residential estate of flats and houses which is situated on the southern outskirts of the City. Surrounding properties are of a similar age, type and character and all amenities and facilities are available within easy reach.

4 years approximately. Age

Weather It was dry at the time of inspection.

Visually inspected with the aid of binoculars where appropriate. Chimney stacks

There are no chimney stacks.

Roofing including roof space

Sloping roofs were visually inspected with the aid of binoculars where appropriate.

Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.

Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.

The roof is of pitched timber truss design and covered with concrete tiles and incorporating small flat areas. It was noted that solar panels have been fitted to the south west facing roof pitch.

Access is available onto the roof space from a hatch in the hall ceiling. It was only possible to carry out a limited inspection of this area.

Rainwater fittings

Visually inspected with the aid of binoculars where appropriate.

The rainwater fittings are of PVC manufacture.

Main walls

Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected.

The main walls are of traditional cavity blockwork/brick construction and rendered with roughcast externally.

Windows, external doors and joinery

Internal and external doors were opened and closed where keys were available.

Random windows were opened and closed where possible. Doors and windows were not forced open.

The window frames are of uPVC double glazed design. The entrance door is of timber construction.

External decorations

Visually inspected.

The external woodwork have a paint finish.

Conservatories / porches

Visually inspected.

Not applicable.

Communal areas

Circulation areas visually inspected.

A common stair gives access to the flats within the building with the main door being controlled by an entryphone system.

It is understood that the solar panels provide power for the communal areas of the building.

Garages and permanent outbuildings

Visually inspected.

No garage.

There is an external bike and bin store.

Outside areas and boundaries

Visually inspected.

There are areas of communal garden around the property which is bounded by fencing and hedging.

There are residents' car parking spaces which are not allocated.

Ceilings

Visually inspected from floor level.

The ceilings are of plasterboard construction.

Internal walls

Visually inspected from floor level.

Using a moisture meter, walls were randomly tested for dampness where considered appropriate.

The internal walls are of stud frame construction and lined with plasterboard.

Floors including sub floors

Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.

Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.

Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.

The floors are of solid construction with fitted coverings.

Internal joinery and kitchen fittings

Built-in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances.

The internal joinery in terms of doors, facings, skirtings etc is in keeping with the style and character of the property.

The kitchen is fitted with a range of modern wall and base units and work surfaces.

Chimney breasts and fireplaces

Visually inspected. No testing of the flues or fittings was carried out.

There are no chimney breasts/fireplaces.

Internal decorations

Visually inspected.

The walls and ceilings have emulsion painted finishes. The woodwork has a paint finish.

Cellars

Visually inspected where there was safe and purpose-built access.

There is no cellarage.

Electricity

Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.

Mains electricity is connected to the property.

Gas

Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.

Mains gas is connected to the property.

Water, plumbing and bathroom fittings

Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.

No tests whatsoever were carried out to the system or appliances.

Mains water is connected to the property.

The plumbing system, where visible, is to modern standards.

The bathroom is fitted with white sanitaryware.

Heating and hot water

Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.

No tests whatsoever were carried out to the system or appliances.

There is a gas fired central heating system with a wall mounted Idealogic boiler housed in the kitchen area serving panel radiators in all rooms which have individual thermostatic controls. Hot water is provided instantaneously by the combi boiler.

Drainage

Drainage covers etc were not lifted.

Neither drains nor drainage systems were tested.

Drainage is to the main public sewer – not inspected or tested.

Fire, smoke and burglar alarms

Visually inspected.

No tests whatsoever were carried out to the system or appliances.

There is no burglar alarm system. Smoke detectors have been fitted to ceilings.

Any additional limits to inspection:

Only the subject flat and internal communal areas giving access to the flat were inspected.

If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation.

The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.

An inspection for Japanese Knotweed was not carried out. This is a plant which is subject to control regulation, is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. It is therefore assumed that there is no Japanese Knotweed within the boundaries of the property or its neighbouring property. Identification of Japanese Knotweed is best undertaken by a specialist contractor. If it exists removal must be undertaken in a controlled manner by specialist contractors. This can prove to be expensive.

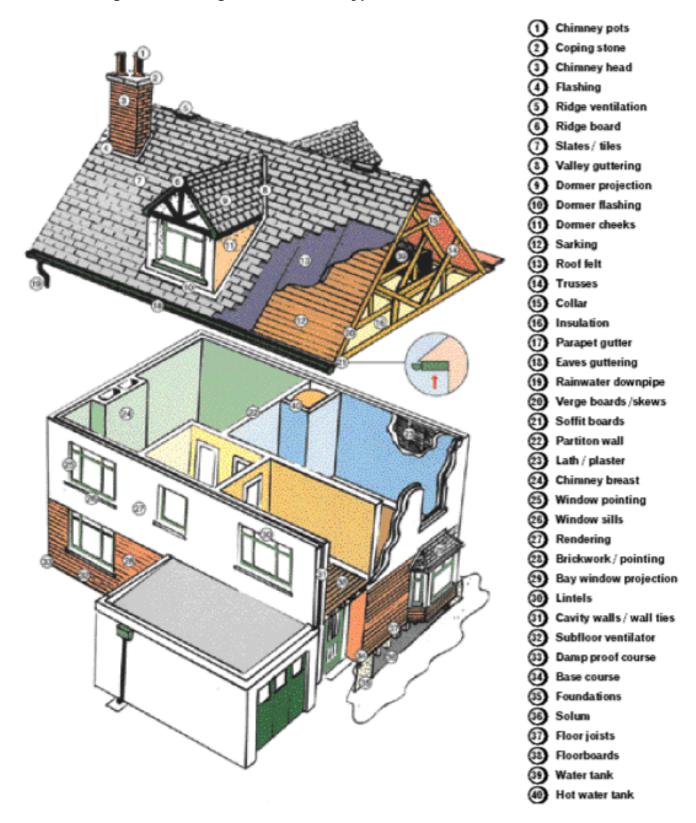
The valuation assumes that no deleterious nor hazardous materials nor techniques have been used in the construction, and that the land is not contaminated.

A structural survey was not instructed and we have not inspected the woodwork or other parts of the property which are covered, unexposed or inaccessible and we are therefore unable to report that any such part of the property is free from defect.

It is outwith the scope of this inspection to determine whether or not asbestos based products are present within the property. Asbestos was widely used in the building industry until around 1999, when it became a banned substance. If you have any concerns you should engage the services of a qualified asbestos surveyor.

The roof and other external areas were viewed from ground floor level only.

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.

Structu	ural movement
Repair category	1
Notes:	There was no evidence of any significant structural movement noted on the basis of a single inspection.
Dampn	ess, rot and infestation
Repair category	1
Notes:	No evidence was found of any dampness, rot or timber infestation, within the limitations of the inspection.
Chimne	ey stacks
Repair category:	Not applicable
Notes:	Not applicable
Roofing	g including roof space
Repair category:	1
Notes:	The roof coverings, from the limited view available from ground level, appear to be in satisfactory condition but nevertheless it should be anticipated that regular ongoing maintenance will always be necessary. No signs of any defects were noted within the roof space, on the basis of a limited inspection.
Rainwa	ater fittings
Repair category:	1
Notes:	The rainwater fittings, as viewed from ground level, appear to be in satisfactory order with no signs of any water staining being noted to the external walls which would indicate that there are any current leaks. Nevertheless it should be anticipated that regular attention will be required in terms of checking joints, cleaning out gutters etc.
Main w	valls
Repair category:	1
Notes:	No signs of any significant defects were noted, as viewed from ground level.

Window	vs, external doors and joinery
Repair category:	1
Notes:	The window frames and doors appear to be in satisfactory condition.
Externa	al decorations
Repair category:	1
Notes:	The external décor is satisfactory.
Conserv	vatories / porches
Repair category:	Not applicable
Notes:	Not applicable
Commu	inal areas
Repair category:	1
Notes:	The common stair has been well maintained although some superficial plaster cracks were noted.
Garage	s and permanent outbuildings
Repair category:	1
Notes:	No signs of any defects were noted.
Outside	areas and boundaries
Repair category:	1
Notes:	The outside areas have been generally well maintained.
Ceilings	
Repair category:	1
Notes:	The ceiling surfaces are in satisfactory condition.
Interna	
Repair category:	1
Notes:	The internal walls are in satisfactory condition.

Repair category: Notes: No signs of any defects were noted. Internal joinery and kitchen fittings	
Notes: No signs of any defects were noted.	
Internal joinery and kitchen fittings	
Repair category: 1	
Notes: The internal joinery is in good order.	
The kitchen fitments are of a modern style.	
Chimney breasts and fireplaces	
Repair category: Not applicable	
Notes: Not applicable	
Internal decorations	
Repair category: 1	
Notes: The décor is generally well presented.	
Cellars	
Repair category: Not applicable	
Notes: Not applicable	
Electricity	
Repair category: 1	
Notes: The electrical wiring installation serves 13 amp sockets and there modern circuit breaker system. The installation appears generally u date, however, regulations with regard to electrical installations constantly upgraded and it is always prudent to have an electrical sy checked and tested on a periodic basis by an electrical contracted ensure compliance with the latest regulations.	p-to- are stem
Gas	
Repair category: 1	
Notes: The gas supply appears up-to-date.	

Water,	plumbing and bathroom fittings
Repair category:	1
Notes:	The plumbing system, where visible, appears to run using modern materials. There was no evidence of any leakage from the pipework.
	The sanitary fitments are of a modern style.
Heating	and hot water
Repair category:	1
Notes: The central heating system appears to be in serviceable cond no obvious signs of any defects being noted. It is recome however, that the system is checked and tested as a matter of by a Gas Safe registered engineer to ensure safe operations.	
Drainag	ge
Repair category:	1
Notes:	The foul and surface water drainage appears to be satisfactory. The system was not inspected although we noted no surface defects at the time of visit.

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.

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

Repair Categories

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

<u>Three steps or fewer to a main entrance door of the property:</u> 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.

<u>Unrestricted parking within 25 metres:</u> 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?	Second
2.	Are there three steps or fewer to a main entrance door of the property?	No
3.	Is there a lift to the main entrance door of the property?	No
4.	Are all door openings greater than 750mm?	Yes
5.	Is there a toilet on the same level as the living room and kitchen?	Yes
6.	Is there a toilet on the same level as a bedroom?	Yes
7.	Are all rooms on the same level with no internal steps or stairs?	Yes
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 reinstatement cost for insurance purposes.

Matters for a solicitor or licensed conveyancer

The layout of the flat appears to be original and therefore no Warrantable alterations have been carried out.

It is understood that there is an NHBC certificate.

It is understood that there is a service charge in respect of the upkeep of the common areas and full details on this matter should be established.

Estimated re-instatement cost for insurance purposes

£150,000 (ONE HUNDRED AND FIFTY THOUSAND POUNDS).

Valuation and market comments

The market value of the heritable property, reflecting current market conditions, is reasonably stated at £160,000 (ONE HUNDRED AND SIXTY THOUSAND POUNDS).

Property market activity has been impacted due to the current response to Covid-19. This has resulted in an unprecedented set of circumstances on which to make a valuation judgement. The 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 the 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.

Report author: JOHN B DIXON

Ref: 17487/JBD/SMD

Address: DHKK Limited

54 Corstorphine Road, Edinburgh EH12 6JQ

Signed:

Date of report: 29th October 2020

PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

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

If the Surveyors have had a previous business relationship within the past two years with the Seller or Seller's 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.

THE REPORT 1.2

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.

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

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.

Prior to 1 December 2008, Purchasers have normally obtained their own report from the chosen Surveyor. By contrast, a Single Survey is instructed by the Seller and made available to all potential Purchasers in the expectation that the successful Purchaser will have relied upon it. The Royal Institution of Chartered Surveyors' rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice.

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 the 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 adviser or Lender, they will prepare a Transcript Mortgage Valuation Report for lending purposes on terms and conditions to be agreed between the Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report² will be prepared from information contained in the Report and the generic Mortgage Valuation Report.

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.

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

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 the light of the final paragraph of this section.

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

1.9 PRECEDENCE

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

1.10 DEFINITIONS

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

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

PART 2 – DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

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

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

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

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

A section is included that makes provision for an Energy Report, relative to the property. The Surveyor will collect physical data from the property and provide such data in a format required by an accredited Energy Company.

The Surveyor cannot of course accept liability for any advice given by the Energy Company.

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

- *There are rights of access and exit over all communal roadways, corridors, stairways etc and to use communal grounds, parking areas and other facilities;
- *There are no particularly troublesome or unusual legal restrictions;
- *There is no current dispute between the occupiers of the flats or any outstanding claims or losses; and the costs of repairs to the building are shared among the coproprietors on an equitable basis.

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

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

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

Energy Performance Certificate (EPC)

Dwellings

Scotland

FLAT 9, 11 DURIE LOAN, EDINBURGH, EH17 8TT

Dwelling type: Top-floor flat
Date of assessment: 28 October 2020
Date of certificate: 29 October 2020

Total floor area: 66 m²

Primary Energy Indicator: 115 kWh/m²/year

Reference number: 3210-5520-6439-2518-9226
Type of assessment: RdSAP, existing dwelling
Approved Organisation: Elmhurst

Main heating and fuel: Boiler and radiators, mains

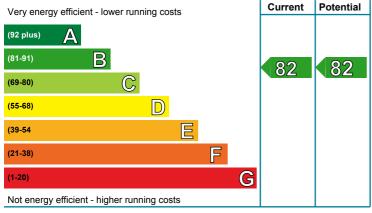
gas

You can use this document to:

Compare current ratings of properties to see which are more energy efficient and environmentally friendly

Estimated energy costs for your home for 3 years* £1,140

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

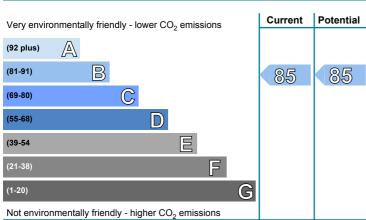


Energy Efficiency Rating

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 B (82)**. 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 (CO₂) 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 B (85)**. 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

There are currently no improvement measures recommended for your home.

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

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

Summary of the energy performance related features of this home

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

Element	Description	Energy Efficiency	Environmental
Walls	Cavity wall, as built, insulated (assumed) Solid brick, as built, insulated (assumed)	**** ****	**** ****
Roof	Pitched, 300 mm loft insulation	****	****
Floor	(another dwelling below)	_	_
Windows	Fully double glazed	****	★★★ ☆
Main heating	Boiler and radiators, mains gas	****	****
Main heating controls	Programmer, room thermostat and TRVs	****	★★★ ☆
Secondary heating	None	_	_
Hot water	From main system	***	****
Lighting	Low energy lighting in 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, CO₂ emissions, running costs and the savings possible from making improvements.

The impact of your home on the environment

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

The calculated emissions for your home are 20 kg CO₂/m²/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 1.3 tonnes of carbon dioxide every year. You could reduce emissions by switching to renewable energy sources.

Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings	
Heating	£702 over 3 years	£702 over 3 years	Not applicable	
Hot water	£255 over 3 years	£255 over 3 years		
Lighting	£183 over 3 years	£183 over 3 years		
Totals	£1,140	£1,140		

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

None

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)	2,556	N/A	N/A	N/A
Water heating (kWh per year)	1.894			

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. John Dixon Assessor membership number: EES/009580

Company name/trading name: Dixon Heaney Kean Kennedy

Address: 54 Corstorphine Road

Edinburgh EH12 6JQ

Phone number: 0131 313 0444
Email address: survey@dhkk.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.

FIRST SURVEYORS SCOTLAND
National Valuation & Property Consultancy Service

MORTGAGE VALUATION REPORT

Property Address	Flat 9, 11 Durie 8TT	Loan, Edinburgh, EH17	Ref No 1	7487/JBD/SMD	
Seller's Name(s)	Mr Ross Sinclai				
Date of Inspection	28 th October 20	20			
Property Details					
Property Type	House	Detached	If Flat/Maisonette	Purpose Built 🛛	
	Bungalow	Semi Detached		Converted	
	Flat 🖂	Mid Terrace	☐ Floor of subject propert	y 2	
	Maisonette	End Terrace	☐ No of floors in block	3	
	Other*	*Specify under Gomments	eneral No of Flats	in block 9	
Type of Construction	on (*Specify under Ge	eneral Comments)	Traditional 🖂	*Non Traditional	
<u>Tenure</u>					
Absolute Owner	∠ ∠ ∠ Leaseh ∠ ∠ → △ ∠ → △ △ △ → △ △ △ △ → △ △ △ → △ → △ → △ → △ → △ → → △ → → △ →	old	4 years approximately		
	- (specify number o				
Living Rooms 1	Bedrooms 2	Kitchens 1	Bathrooms 1 WCs 1	Other Specify in General Remarks)	
Gross Floor Area (excluding garages &	outbuildings)	Internal 66 m ² E	xternal 76 m ²	
Garage(s) / Outbuil	dings 0		Parking Space 1 G	arden Yes ☐ No ⊠	
Residential Elemen	nt – greater than 40%	Yes⊠ No □			
Construction					
Walls Bric		Concrete Timb	er-framed Other (specif	y in General Remarks)	
Roof Tile	⊠ Slate □	Asphalt Felt	Other (specif	y in General Remarks)	
			any area subject to landslip,	heave, settlement,	
If yes, please clarify	У		Υ	es 🗌 No 🛛	
Services (Based on the supply in General		If any services appear to I	pe non-mains, please comment of	n the type and location of	
Drainage Mains		None	Mains 🛛 Privat	e 🗌 None 🗌	
Gas Mains		None Electric	i ty Mains 🛛 Privat	e 🗌 None 🗌	
Central Heating	Yes 🛚	Partial None	Brief Description Gas f	ired system	
<u>Location</u> Resid	dential Suburb	Residential within to	own/city	ntial/commercial	
	y commercial		Remote villag		
Isolat	ed rural property	Other	(Specify in General	al Remarks)	
<u>Roads</u> Made	e up	Unmade road	☐ Partly comple	ted new road	
Adop	ted 🗵	Unadopted	☐ Pedestrian ac	cess only	
Planning issues					
	een extended / conve	erted / altered?	Y	′es □ No ⊠	
If yes, please comm	If yes, please comment in General Remarks				

FIRST SURVEYORS SCOTLAND
National Valuation & Property Consultancy Service

MORTGAGE VALUATION REPORT

General Remarks				
The general condition of the property appears consistent with its age and type of construction.				
The layout of the flat appears to be	original and therefore r	o Warrantable alte	erations have been carrie	ed out.
It is understood that there is an NH	BC certificate.			
It is understood that there is a sematter should be established.	rvice charge in respect	of the upkeep of	the common areas and	full details on this
Essential Repairs				
None.				
Estimated cost of essential repairs	£ Retention	n recommended	Yes No	Amount £
Comment on Mortgageability				
The property will form a suitable se	curity for loan purposes			
Valuations (Assuming Vacant Po	ssession)			
Market value in present condition			£160,000	
Market value on completion of esse	ential repairs		£	
Insurance Reinstatement value			£ 150,000	
(to include the cost of total rebuildir charges plus VAT)	ng, site clearance, profe	ssional fees, ancill	ary	
Is a Reinspection necessary?			Yes 🗌	No 🗵
IMPORTANT - THIS IS	A CONFIDENTIAL REF	PORT PREPARED	FOR MORTGAGE PUR	RPOSES
- 18Dx2				
03/1105	20			
Signed				
Valuers Name and Qualifications	John B Dixon, BSc M			
Date of Inspection	28th October 2020	Date of Report	29 th October 2020	
Company Name	DHKK Ltd			
Address	54 Corstorphine Road			
	Edinburgh EH12 6JQ	Tel No	0131 313 0444	

Property Address	Flat 9 11 Durie Loan Edinburgh EH7 8TT
Seller(s)	Mr Ross Sinclair
Completion date of Property Questionnaire	27 th October 2020

Note for sellers

- Please complete this form carefully. It is important 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 you solicitor or estate agent immediately.

Information to be given to prospective buyer(s)

1.	Length of Ownership						
	How long have you owned t	he property?	Since De	cember 20	19		
2.	Council Tax						
	Which Council Tax band is	your property in?					
	□A □B ⊠(C D	□ E	□F	□G		
3.	Parking						
	What are the arrangements for parking at your property?						
	(Please tick all that apply)						
	Garage						
	Allocated parking space						
	Driveway						
	On street						
	Resident Permit						
	Metered parking						
	Shared parking	\boxtimes					
	Other (please specify)						

4.	Conservation area	
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	No
5.	Listed buildings	
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	No
6.	Alterations/Additions/Extensions	
a.	(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example provision of an extra bath/shower room, toilet or bedroom)? If you have answered yes, please describe below the changes which you have made:	No
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work? If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them.	N/A
b.	Have you had replacement windows, doors, patio doors or double-glazing installed in your property? If you have answered yes, please answer the three questions below:	No
	(i) Were the replacements the same shape and type as the ones you replaced?	N/A
	(ii) Did this work involve any changes to the window or door openings?	N/A
	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):	

7.	Central heating	
	Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property — the main living room, the bedroom(s), the hall and the bathroom).	Yes
	If you have answered yes or partial – what kind of central heating is there?	
	gas-fired	
	(examples: gas-fired, solid fuel, electric storage heating, gas-warm air).	
	If you have answered yes, please answer the three questions below:	
	(i) When was your central heating system or partial central heating system installed?	
	July 2016	
	(ii) Do you have a maintenance contract for the central heating system?	No
	If you have answered yes, please give details of the company with which you have a maintenance contract:	
	(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?	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?	N/A

b.	Are you aware of the existence of asbest	No		
	If you have answered yes, please give de			
10.	Services			
a.	Please tick which services are connected supplier:	d to your prope	rty and give details of the	
	Services	Connected	Supplier	
	Gas or liquid petroleum gas	\boxtimes	Bulb Energy	
	Water mains or private water supply	\boxtimes	Scottish Water	
	Electricity		Bulb Energy	
	Mains drainage	\boxtimes		
	Telephone			
	Cable TV or satellite			
	Broadband			
b.	Is there a septic tank system at your p	roperty?		No
	If you have answered yes, please answe	r the two quest	tions below:	
	(i) Do you have appropriate consents for	N/A		
	(ii) Do you have a maintenance contract	N/A		
	If you have answered yes, please give de 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? If you have answered yes, please give details: Covered by factor fee	Yes
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas? If you have answered yes, please give details: Covered by factor fee	Yes
C.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	No
d.	Do you have the right to walk over any of your neighbours' property - for example to put out your rubbish bin or to maintain your boundaries? If you have answered yes, please give details:	No
e.	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries? If you have answered yes, please give details:	No

f.	As far as you are aware, is there a public right of way across any part of your property (public right of way is a way over privately-owned)? If you have answered yes, please give details:	No
12.	Charges associated with your property	
a.	Is there a factor or property manager for your property? If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges: £120 per quarter James Gibb Residential Factors 423 Paisley Road West Glasgow G51 1PZ	Yes
b.	Is there a common buildings insurance policy? If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	Yes Yes
c.	Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.	

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

14.	Guarante	ees	
a.	Are there	any guarantees or warranties for any of the following:	
	(i)	Electrical work	Please select
	(ii)	Roofing	Please select
	(iii)	Central heating	Please select
	(iv)	National House Building Council (NHBC)	Yes
	(v)	Damp course	Please select
	(vi)	Any other work or installations (for example, cavity wall insulation, underpinning, indemnity policy)	Please select
b.		ve answered yes or 'with title deeds', please give details of the work or one to which the guarantee(s) relate(s):	
	iv) 6 yea	ars of 10 year guarantee remaining	
c.		any outstanding claims under any of the guarantees listed above? ve answered yes, please give details:	No
15.	Boundar	ies	
	last 10 ye	you are aware, has any boundary of your property been moved in the ears? ve answered yes, please give details:	No

16.	Notices that affect your property	
	In the past three years have you ever received a notice:	
a.	advising that the owner of a neighbouring property has made a planning application?	No
b.	that affects your property in some other way?	No
c.	that requires you to do any maintenance, repairs or improvements to your property?	No
	If you have answered yes to any of 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.	

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):	R. Sindvir	
	27/10/2020	
Date:		_