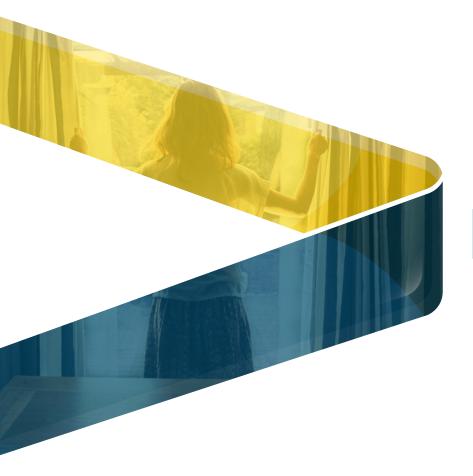
HOME REPORT



20 GEORGE DRIVE LOANHEAD EH20 9DW







ENERGY PERFORMANCE CERTIFICATE



Energy Performance Certificate (EPC)

Dwellings

Scotland

20 GEORGE DRIVE, LOANHEAD, EH20 9DW

Dwelling type:Mid-terrace houseDate of assessment:17 May 2022Date of certificate:20 May 2022Total floor area:127 m²

Primary Energy Indicator: 252 kWh/m²/year

Reference number: 9230-1016-7205-9462-1204
Type of assessment: RdSAP, existing dwelling
Approved Organisation: Elmhurst

Main heating and fuel: Boiler and radiators, mains

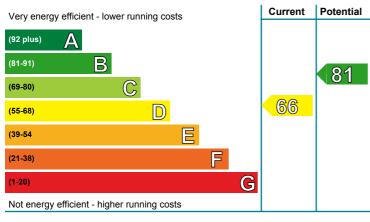
gas

You can use this document to:

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

| Estimated energy costs for your home for 3 years* | £3,342 | See your recommendations |
|---|--------|--------------------------------|
| Over 3 years you could save* | £648 | report for more information |

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

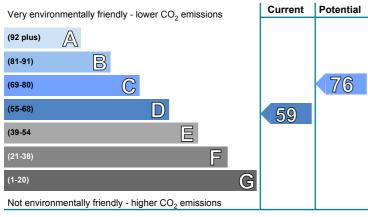


Energy Efficiency Rating

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 D (66)**. 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 D (59)**. The average rating for EPCs in Scotland is **band D (59)**.

The potential rating shows the effect of undertaking all of the improvement measures listed within your recommendations report.

Top actions you can take to save money and make your home more efficient

| Recommended measures | Indicative cost | Typical savings over 3 years |
|--------------------------------------|-----------------|------------------------------|
| 1 Cavity wall insulation | £500 - £1,500 | £321.00 |
| 2 Floor insulation (suspended floor) | £800 - £1,200 | £243.00 |
| 3 Solar water heating | £4,000 - £6,000 | £87.00 |

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

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

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

Summary of the energy performance related features of this home

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

| Element | Description | Energy Efficiency | Environmental |
|-----------------------|---|-------------------|---------------|
| Walls | Cavity wall, as built, no insulation (assumed) | *** | *** |
| Roof | Pitched, no insulation (assumed) Roof room(s), insulated (assumed) | ***** **** | **** **** |
| Floor | Suspended, no insulation (assumed) To external air, no insulation (assumed) | _ _ | _ _ |
| 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 45 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 5.7 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 2.2 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

Estimated energy costs for this home

| | Current energy costs | Potential energy costs | Potential future savings |
|-----------|----------------------|------------------------|--------------------------|
| Heating | £2,766 over 3 years | £2,202 over 3 years | |
| Hot water | £300 over 3 years | £216 over 3 years | You could |
| Lighting | £276 over 3 years | £276 over 3 years | save £648 |
| Tota | als £3,342 | £2,694 | over 3 years |

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

Recommendations for improvement

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

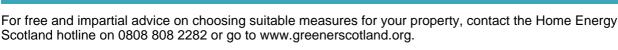
| Recommended measures | | Indicative cost | Typical saving | Rating after improvement | |
|----------------------|------------------------------------|-----------------|----------------|--------------------------|-------------|
| | | Indicative cost | per year | Energy | Environment |
| 1 | Cavity wall insulation | £500 - £1,500 | £107 | C 70 | D 64 |
| 2 | Floor insulation (suspended floor) | £800 - £1,200 | £81 | C 72 | D 67 |
| 3 | Solar water heating | £4,000 - £6,000 | £29 | C 73 | C 69 |
| 4 | Solar photovoltaic panels, 2.5 kWp | £3,500 - £5,500 | £326 | B 81 | C 76 |

Alternative measures

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

External insulation with cavity wall insulation

Choosing the right improvement package





About the recommended measures to improve your home's performance rating

This section offers additional information and advice on the recommended improvement measures for your home

1 Cavity wall insulation

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

2 Floor insulation (suspended floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Suspended floors can often be insulated from below but must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about floor insulation is available from many sources including www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation. Building regulations generally apply to this work so it is best to check with your local authority building standards department.

3 Solar water heating

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

4 Solar photovoltaic (PV) panels

A solar PV system is one which converts light directly into electricity via panels placed on the roof with no waste and no emissions. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for solar photovoltaic panels, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

Low and zero carbon energy sources

Low and zero carbon (LZC) energy sources are sources of energy that release either very little or no carbon dioxide into the atmosphere when they are used. Installing these sources may help reduce energy bills as well as cutting carbon.

LZC energy sources present: There are none provided for this home

Your home's heat demand

In this section, you can see how much energy you might need to heat your home and provide hot water. These are estimates showing how an average household uses energy. These estimates may not reflect your actual energy use, which could be higher or lower. You might spend more money on heating and hot water if your house is less energy efficient. The table below shows the potential benefit of having your loft and walls insulated. Visit https://energysavingtrust.org.uk/energy-at-home for more information.

| Heat demand | Existing dwelling | Impact of loft insulation | Impact of cavity wall insulation | Impact of solid wall insulation |
|------------------------------|-------------------|---------------------------|----------------------------------|---------------------------------|
| Space heating (kWh per year) | 19,039 | (2,498) | (2,709) | N/A |
| Water heating (kWh per year) | 2,299 | | | |

Addendum

About this document

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

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

Assessor's name: Mr. Jonathan Hunter

Assessor membership number: EES/014665

Company name/trading name: D M Hall Chartered Surveyors LLP

Address: 17 Corstorphine Road

Edinburgh EH12 6DD

Phone number: 0131 4776006

Email address: jonathan.hunter@dmhall.co.uk

Related party disclosure: No related party

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

Use of this energy performance information

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

Advice and support to improve this property

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

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT



SINGLE SURVEY



survey report on:

| Property address | 20 GEORGE DRIVE LOANHEAD EH20 9DW | |
|--------------------|---|--|
| | | |
| Customer | Mr & Mrs Caw | |
| | | |
| Customer address | | |
| | | |
| | | |
| | | |
| | | |
| Prepared by | DM Hall LLP | |
| | | |
| Date of inspection | 17th May 2022 | |



PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

The individual Surveyor will be a member of the Royal Institution of Chartered Surveyors who is competent to survey, value and report upon Residential Property¹.

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



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

1.2 THE REPORT

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

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

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

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

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

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 ² will be from information contained in the Report and the generic Mortgage Valuation Report.

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

1.6 INTELLECTUAL PROPERTY

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

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

1.9 PRECEDENCE

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

1.10 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format;

- the "Market Value" is the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion;
- the "Property" is the property which forms the subject of the Report;
- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller:
- a "prospective Purchaser" is anyone considering buying the Property;
- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property; and
- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

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

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

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

WARNING:

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

1. Information and scope of inspection

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

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

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

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

| Description | The property comprises a mid-terrace house arranged over two floors. |
|--------------------------------|--|
| | |
| Accommodation | GROUND FLOOR: Entrance hall, lounge and breakfasting kitchen with WC compartment off. |
| | FIRST FLOOR: Landing, three bedrooms and shower room. |
| | SECOND FLOOR: Landing and master bedroom with en-suite bathroom. |
| | |
| Gross internal floor area (m²) | 127 square metres or thereby. |
| | |
| Neighbourhood and location | The property forms part of an established ex-Local Authority housing area made up with a variety of house types located within the Town of Loanhead. Adequate amenities are available closeby. |
| | |
| Age | Built circa 1935. |
| | |
| Weather | Bright and dry preceded by a mixed spell of weather. |
| | |
| Chimney stacks | Visually inspected with the aid of binoculars where appropriate. |
| | |
| | Brick rendered and pointed chimney stacks serving the property. Flashings are formed in a metal material. |
| | |
| Roofing including roof space | Sloping roofs were visually inspected with the aid of binoculars where appropriate. |
| | Multiple pitched roof overlaid with slates. Ridges have been formed in clay tiling and the roof slopes also incorporate valley gutters which have been lined with a metal material. |
| | No access gained to roof space at the time of inspection as accommodation has been formed within it and there are no access |

| | hatches. |
|-------------------------------------|--|
| | |
| Rainwater fittings | Visually inspected with the aid of binoculars where appropriate. |
| | Guttering appears to be of metal construction half round type which discharges into cast iron round downpipes. |
| Main walls | Visually inspected with the aid of binoculars where |
| | appropriate. |
| | Foundations and concealed parts were not exposed or inspected. |
| | The property appears to be of traditional cavity brick construction, roughcast externally. |
| | |
| Windows, external doors and joinery | Internal and external doors were opened and closed where keys were available. |
| | Random windows were opened and closed where possible. |
| | Doors and windows were not forced open. |
| | Double glazed UPVC windows with double glazed Velux window type windows observed over top floor. |
| | The front door is formed in a composite material. There are UPVC double glazed patio doors within the rear elevation of the kitchen providing access to the rear garden. |
| | Fascia and soffit boards appear to have been formed in timberwork. |
| | |
| External decorations | Visually inspected. |
| | Painted timberwork and cast iron rainwater goods where appropriate. |
| Γ | |
| Conservatories / porches | None. |
| Communal areas | Circulation areas visually inspected. |
| | Communal pend to left-hand side of the property. |
| Carages and normanent suthitidis | Vigually inspected |
| Garages and permanent outbuildings | Visually inspected. |
| | Timber outbuilding at foot of rear garden which has been lined internally beneath presumably a flat felt covered roof. |

| Outside areas and boundaries | Visually inspected. |
|---------------------------------------|--|
| | Partially enclosed garden to the front laid to astro-turf with mono-block drive bounded by timber fencing. |
| | Enclosed rear garden laid to astro-turf with paved and timber decked patio areas bounded by timber fencing. |
| Ceilings | Visually inspected from floor level. |
| | Ceilings are formed in lath and plaster or plasterboard. |
| | |
| Internal walls | Visually inspected from floor level. |
| | Using a moisture meter, walls were randomly tested for dampness where considered appropriate. |
| | Internal walls are either plastered on hard or lined with plasterboard. |
| | |
| Floors including sub floors | Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted. |
| | Flooring is of suspended timber construction. |
| Internal joinery and kitchen fittings | Built-in cupboards were looked into but no stored items were moved. |
| | Kitchen units were visually inspected excluding appliances. |
| | Internal doors are formed in either moulded or glazed timber. Profile timber facings and skirtings noted. |
| | The kitchen comprises of wall and base units overlaid with solid worktops incorporating a central island. |
| Chimney breasts and fireplaces | Fireplaces have been blocked up and removed. |
| | |
| | |
| Internal decorations | Visually inspected. |
| Internal decorations | Visually inspected. Painted, papered, tiled and respatex wall panelling finishes noted. |
| Internal decorations | |
| Internal decorations Cellars | Painted, papered, tiled and respatex wall panelling finishes noted. Internal doors, skirtings and facings have a painted or |

| Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on. Mains supply. The meter and consumer unit are located within the under stair cupboard. PVC cabling connects to 13amp power outlets. 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 supply. The meter is located within an external box on the front elevation of the property. Visual inspection of the accessible pipework, water tanks, |
|--|
| removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on. Mains supply. The meter is located within an external box on the front elevation of the property. |
| removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on. Mains supply. The meter is located within an external box on the front elevation of the property. |
| front elevation of the property. |
| Vater, plumbing, bathroom fittings Visual inspection of the accessible pipework, water tanks. |
| Water, plumbing, bathroom fittings Visual inspection of the accessible bibework, water tanks. |
| cylinders and fittings without removing any insulation. |
| No tests whatsoever were carried out to the system or appliances. |
| Mains supply. |
| Visible pipework is formed in a mixture of copper and PVC plumbing materials. |
| Conventional white sanitaryware fitted throughout. There is also a shower tray within the first floor rear left-hand bedroom. |
| |
| 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 'Vokera' wall mounted boiler located within the top floor landing cupboard. This serves radiators throughout the property which are predominantly fitted with thermostatic radiator valves. It is assumed the boiler also provides domestic hot water |
| direct to the fittings. |
| |
| Drainage Drainage covers etc. were not lifted. |
| |

Fire, smoke and burglar alarms

Visually inspected.

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

Smoke detectors installed.

Legislation by the Scottish Government, which took effect from February 2022, requires all residential properties to have a system of inter-linked smoke alarms and heat detectors. Carbon monoxide detectors are also required where appropriate. Purchasers should appraise themselves of the requirements of this legislation, and engage with appropriately accredited contractors to ensure compliance.

Any additional limits to inspection

At the time of my inspection the property was occupied, fully furnished and all floors were covered. personal effects noted throughout the property and within cupboards which subsequently restricted my inspection.

No access gained to roof space as no access hatches exist and no access gained to any sub-floor areas.

Not all roof slopes or elevations could be seen from ground level due to sight line/boundary restrictions.

Not all windows were tested.

Parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect.

I have not carried out an inspection for Japanese Knotweed and unless otherwise stated, for the purposes of the valuation I have assumed that there is no Japanese Knotweed or other invasive plants within the boundaries of the property or in neighbouring properties.

The report does not include an asbestos inspection. However asbestos was widely used in the building industry until around 2000, when it became a banned substance. If the possibility of asbestos based products has been reported within the limitations of the inspection and you have concerns you should engage a qualified asbestos surveyor.

Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered appropriate.

Concealed areas beneath and around bath/shower trays were not visible. Water spillage in these areas can often be discovered unexpectedly with resultant damage to concealed parts of the fabric.

The inspection is not a fire or life safety risk assessment and should not be relied on as a risk assessment inspection. Further advice should be sought if a specific risk assessment of the property and building that it forms part of is required.

Where repairs are required at height compliance with Health and Safety legislation often requires the use of scaffolding which can significantly impact on the cost of repair. Pricing repairs is out with

the remit of this report but it would be prudent to consider costs and budgeting before offering. The various trades can advise further.

Legislation by the Scottish Government, which took effect from February 2022, requires all residential properties to have a system of inter-linked smoke alarms and heat detectors. Carbon monoxide detectors are also required where appropriate. Purchasers should appraise themselves of the requirements of this legislation, and engage with appropriately accredited contractors to ensure compliance.

Sectional Diagram showing elements of a typical house



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

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

2. Condition

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

| Category 3 | Category 2 | Category 1 |
|------------|---|------------|
| | Repairs or replacement requiring future attention, but estimates are still advised. | |

| Structural movement | |
|---------------------|--|
| Repair category | 1 |
| Notes | No obvious evidence of significant movement noted within the limitations of my inspection. |

| Dampness, rot and infestation | |
|-------------------------------|---|
| Repair category | 1 |
| Notes | No obvious evidence of significant dampness, rot or wood boring insect infestation. |

| Chimney stacks | |
|-----------------|-----------------------------------|
| Repair category | 2 |
| Notes | Weathered roughcast and pointing. |

| Roofing including roof space | |
|------------------------------|--|
| Repair category | 2 |
| Notes | There are a number of chipped and slipped slates. A licensed roofing contractor can inspect and advise further. Inspection at close quarters may reveal further deterioration/damage to roofing materials, especially where these are original. Open ridge tile pointing observed. Water staining observed to ceiling around boiler flue within the top floor landing cupboard, however, this area tested dry with a moisture meter at the time of inspection. This should be monitored. |

| Rainwater fittings | |
|--------------------|--|
| Repair category | 1 |
| Notes | No significant defects evident. |
| | Cast iron rainwater fittings require more than typical maintenance. |
| | Rainwater goods should be tested during periods of heavy rainfall to ascertain their true condition. |

| Main walls | |
|-----------------|--|
| Repair category | 1 |
| Notes | The odd hairline crack observed to roughcast finish. |

| Windows, external doors and joinery | |
|-------------------------------------|---------------------------------|
| Repair category | 1 |
| Notes | No significant defects evident. |

| External decorations | |
|----------------------|---|
| Repair category | 2 |
| Notes | Weathering paintwork to timber decking and fascia/soffit boards in places. Ongoing decorative works should be anticipated to all external timbers and cast iron rainwater goods to prolong lifespan. |

| Conservatories/porches | |
|------------------------|-------|
| Repair category | - |
| Notes | None. |

| Communal areas | |
|-----------------|---------------------------------|
| Repair category | 1 |
| Notes | No significant defects evident. |

| Garages and permanent outbuildings | |
|------------------------------------|---------------------------------|
| Repair category | 1 |
| Notes | No significant defects evident. |

| Outside areas and boundaries | |
|------------------------------|--|
| Repair category | 2 |
| Notes | Boundary fence to rear of property is partly incomplete and rot observed to timber fencing in front garden. The seller has advised in writing that the boundary fence to the rear will be made good prior to sale. |

| Ceilings | |
|-----------------|---------------------------------|
| Repair category | 1 |
| Notes | No significant defects evident. |

| Internal walls | |
|-----------------|---------------------------------|
| Repair category | 1 |
| Notes | No significant defects evident. |

| Floors including sub-floors | |
|-----------------------------|--|
| Repair category | 1 |
| Notes | Areas of loose and noisy flooring observed. It is not unusual to discover areas of past water spillage when floor coverings are removed in kitchen and bathroom compartments, revealing the need for further repair and maintenance work. |

| Internal joinery and kitchen fittings | |
|---------------------------------------|--|
| Repair category | 1 |
| Notes | First floor front right-hand bedroom pass door is tight fitting and would benefit from adjustment. |

| Chimney breasts and fireplaces | |
|--------------------------------|--|
| Repair category | 1 |
| Notes | Where fireplaces have been removed there is limited provision for ventilation. Unventilated chimney breasts can result in condensation. Disused chimneys |

| should be capped and vented. |
|--|
| If disused fireplaces are to be reopened further advice should be sought to ensure that the chimney flue is intact and suitable for use. |

| Internal decorations | |
|----------------------|---------------------------------|
| Repair category | 1 |
| Notes | No significant defects evident. |

| Cellars | |
|-----------------|-------|
| Repair category | - |
| Notes | None. |

| Electricity | |
|-----------------|---|
| Repair category | 1 |
| Notes | It is recommended that all electrical installations be checked every five years or on change of ownership to keep up to date with frequent changes in Safety Regulations. Further advice will be available from a qualified NICEIC/SELECT registered Contractor. It should be appreciated that only recently constructed or rewired properties will have installations which fully comply with IET regulations. |

| Gas | |
|-----------------|--|
| Repair category | 1 |
| Notes | Trade bodies governing gas installations currently advise that gas appliances should be tested prior to change in occupancy and thereafter at least once a year by a Gas Safe registered contractor. It is assumed that gas appliances comply with relevant regulations. |

| Water, plumbing and bathroom fittings | | | |
|---------------------------------------|--|--|--|
| Repair category | 1 | | |
| Notes | No significant defects evident. Ongoing maintenance should be anticipated to the sealant around the sanitary fittings. Failure to seals can result in dampness/decay within hidden areas of the property. | | |

| Heating and hot water | | | |
|-----------------------|---|--|--|
| Repair category | 1 | | |
| Notes | No significant defects evident. | | |
| | It is assumed that the heating and hot water systems have been properly serviced and maintained on a regular basis and installed in accordance with the relevant regulations. | | |
| | It is assumed that the central heating system has been properly installed and maintained to meet with all relevant regulations, particularly in respect of flue and ventilation requirements. | | |
| | Boilers and central heating systems should be tested and serviced by a Gas Safe registered contractor on an annual basis to ensure their safe and efficient operation. | | |

| Drainage | |
|-----------------|---------------------------------|
| Repair category | 1 |
| Notes | No significant defects evident. |

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

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

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.

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

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer

The property has been significantly altered to form its current configuration. It is assumed all necessary Local Authority and other consents have been obtained for alterations and the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent then it is assumed they meet the standards required by the Building Regulations or are exempt.

The property is situated in an area of past mining activity. A mining report should be obtained from the Coal Authority to provide information as to historic and future mining activity and whether or not the property has been the subject of any compensation claims.

Estimated reinstatement cost for insurance purposes

£300,000 (THREE HUNDRED THOUSAND POUNDS).

It should be noted this sum is an estimate calculated by using a rate per square metre based on information provided by Building Cost Information Service (BCIS).

Valuation and market comments

In my opinion the market value of the property as inspected may be fairly stated at £270,000 (TWO HUNDRED AND SEVENTY THOUSAND POUNDS).

The reported valuation is a snapshot in time and reflects the prevailing market conditions. The market is presently characterised by a limited supply of property and a disproportionate high demand which is resulting in premium prices being achieved in some instances. The prices being paid and the reported valuation figure may not be sustainable if market conditions change.

| Signed | Security Print Code [407693 = 5526] Electronically signed | | | | |
|----------------|--|--|--|--|--|
| Report author | Jonathan Hunter | | | | |
| Company name | DM Hall LLP | | | | |
| Address | 17 Corstorphine Road, Edinburgh, EH12 6DD | | | | |
| Date of report | 20th May 2022 | | | | |

Mortgage Valuation Report



| Property Address | | | | | |
|--|---|--|--|--|--|
| Address Seller's Name Date of Inspection | 20 GEORGE DRIVE, LOANHEAD, EH20 9DW Mr & Mrs Caw 17th May 2022 | | | | |
| Property Details | | | | | |
| Property Type | X House Bungalow Purpose built maisonette Converted maisonette Purpose built flat Converted flat Tenement flat Flat over non-residential use Other (specify in General Remarks) | | | | |
| Property Style | □ Detached □ Semi detached □ Mid terrace □ End terrace □ Back to back □ High rise block □ Low rise block □ Other (specify in General Remarks) | | | | |
| Does the surveyor be e.g. local authority, m | lieve that the property was built for the public sector, X Yes No ilitary, police? | | | | |
| Flats/Maisonettes only Approximate Year of 0 | No. of units in block | | | | |
| Tenure | | | | | |
| X Absolute Ownership | Leasehold Ground rent £ Unexpired years | | | | |
| Accommodation | | | | | |
| Number of Rooms | 2 Living room(s) 4 Bedroom(s) 1 Kitchen(s) 2 Bathroom(s) 1 WC(s) 0 Other (Specify in General remarks) | | | | |
| | cluding garages and outbuildings) 127 m² (Internal) 146 m² (External) greater than 40%) X Yes No | | | | |
| Garage / Parking / 0 | Outbuildings | | | | |
| Single garage Available on site? | □ Double garage X Parking space □ No garage / garage space / parking space X Yes □ No | | | | |
| Permanent outbuildings: | | | | | |
| Timber outbuilding a | at foot of rear garden. | | | | |

Mortgage Valuation Report

| Construction | | | | | | | | |
|--|----------------|--------------------|-----------------------|-------------------------|-----------------|------------------------------------|----------------|--|
| Walls | X Brick | Stone | Concrete | Timber frame | Othe | Other (specify in General Remarks) | | |
| Roof | Tile | X Slate | Asphalt | Felt | Othe | er (specify in Gen | eral Remarks) | |
| Special Risks | | | | | | | | |
| Has the property | suffered struc | tural movem | ent? | | | Yes | X No | |
| If Yes, is this rece | nt or progress | sive? | | | | Yes | No | |
| Is there evidence, immediate vicinity | | ason to antic | ipate subsidenc | e, heave, landslip o | or flood in the | e Yes | X No | |
| If Yes to any of th | e above, prov | ride details in | General Remar | ks. | | | | |
| Service Connec | ctions | | | | | | | |
| Based on visual ir of the supply in G | | | ices appear to b | e non-mains, pleas | se comment | on the type a | nd location | |
| Drainage | X Mains | Private | None | Water | X Mains | Private | None | |
| Electricity | X Mains | Private | None | Gas | X Mains | Private | None | |
| Central Heating | X Yes | Partial | None | | | | | |
| Brief description of | of Central Hea | ıting: | | | | | | |
| Gas fired boiler s | serving radiat | ors. | | | | | | |
| Site | | | | | | | | |
| Apparent legal iss | sues to be ver | ified by the c | onveyancer. Ple | ease provide a brie | ef description | in General R | temarks. | |
| Rights of way | X Shared driv | • | | r amenities on separate | Ċ | ared service conn | | |
| Ill-defined boundar | ries | Agricu | tural land included v | • | | er (specify in Ge | neral Remarks) | |
| Location | | | | | | | | |
| Residential suburb | X Re | sidential within t | own / city Mix | ed residential / comme | ercial Mai | nly commercial | | |
| Commuter village | Re | mote village | Iso | lated rural property | Oth | er (specify in Ge | neral Remarks) | |
| Planning Issues | s | | | | | | | |
| Has the property been extended / converted / altered? X Yes No | | | | | | | | |
| If Yes provide det | ails in Genera | al Remarks. | | | | | | |
| Roads | | | | | | | | |
| X Made up road | Unmade roa | d Partly | completed new roa | d Pedestrian a | access only | Adopted | Unadopted | |

Mortgage Valuation Report

| General Remarks |
|---|
| |
| The general condition of the property appears consistent with its age and type of construction although some items of maintenance and repair are required. |
| The property has been significantly altered to form its current configuration. It is assumed all necessary Local Authority and other consents have been obtained for alterations and the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent then it is assumed they meet the standards required by the Building Regulations or are exempt. |
| The property is situated in an area of past mining activity. A mining report should be obtained from the Coal Authority to provide information as to historic and future mining activity and whether or not the property has been the subject of any compensation claims. |
| |
| |
| |
| Essential Repairs |
| |
| None noted within the limitations of my inspection. |
| |
| |
| |
| |
| |
| |
| |
| |
| |
| |
| |
| Estimated cost of essential repairs £ 0 Retention recommended? Yes X No Amount £ 0 |

Mortgage Valuation Report

| Comment on Mortgagea | bility | | | |
|---|---|---------------------------------|--|--|
| The property forms suitable | le security for normal mortgage purposes subject to individual lenders gui | delines. | | |
| Valuations | | | | |
| Market value in present cor Market value on completion Insurance reinstatement va (to include the cost of total is a reinspection necessary | of essential repairs lue rebuilding, site clearance, professional fees, ancillary charges plus VAT) | £ 270,000 £ N/A £ 300,000 | | |
| Buy To Let Cases | | | | |
| What is the reasonable rangementh Short Assured Tenan | ge of monthly rental income for the property assuming a letting on a 6 ncy basis? | £ | | |
| Is the property in an area w | here there is a steady demand for rented accommodation of this type? | Yes No | | |
| Declaration | | | | |
| Signed | Security Print Code [407693 = 5526] Electronically signed by:- | | | |
| Surveyor's name | Jonathan Hunter | | | |
| Professional qualifications MSc MRICS | | | | |
| Company name | DM Hall LLP | | | |
| Address | 17 Corstorphine Road, Edinburgh, EH12 6DD | | | |
| Telephone 0131 624 6600 | | | | |
| Fax 0131 624 6609 | | | | |
| Report date | 20th May 2022 | | | |

PROPERTY QUESTIONNAIRE





| Pro | perty | / add | lress |
|-----|-------|-------|-------|
|-----|-------|-------|-------|

20 George Drive, Loanhead, Midlothian EH20 9DW

| Seller(s) | Mr & Mrs Caw |
|-----------|--------------|
|-----------|--------------|

| Completion date of property | 12/05/2022 |
|-----------------------------|------------|
| 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)

| 1. Length of ownership | |
|------------------------|--|
|------------------------|--|

How long have you owned the property? 12 years

2. Council tax

Which Council Tax band is your property in? (Please tick one)

 $A \quad B \quad C \quad D^* \quad E \quad F \quad G \quad H$

3. Parking

What are the arrangements for parking at your property? (Please tick all that apply)

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

4. Conservation area

Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?

Yes

No

Don't know *

5. Listed buildings

Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?

Yes

No*

6. Alterations/additions/extensions

a. (i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?

Yes*

No

<u>If you have answered yes</u>, please describe below the changes which you have made:

Attic conversion/en suite bathroom

converted kitchen into downstairs toilet/untility

converted kitchen

(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?

Yes*

No

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:

These documents are being followed up with building officer

b. Have you had replacement windows, doors, patio doors or double glazing installed in your property?

Yes*

No

If you have answered yes, please answer the three questions below:

(i) Were the replacements the same shape and type as the ones you replaced?

Yes No*

(ii) Did this work involve any changes to the window or door openings?

Yes*

No

(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):

UPVC, tilt and turn double glazed

window removed patio doors installed

Please give any guarantees which you received for this work to your solicitor or estate agent.

Central heating 7.

| a. | Is there a central heating system in your property? | Yes* | | | | | |
|----|---|---------------------|--|--|--|--|--|
| | (Note: a partial central heating system is one which does not heat all the main rooms of the property $-$ | No Partial | | | | | |
| | the main living room, the bedroom(s), the hall and the bathroom). | . a. c.a. | | | | | |
| | If you have answered yes or partial – what kind of central heating is there? | | | | | | |
| | (Examples: gas-fired, solid fuel, electric storage heating, gas warm air). | | | | | | |
| | Combi boiler | | | | | | |
| | If you have answered yes, please answer the three questions below: | | | | | | |
| | (i) When was your central heating system or partial central heating 2012 | g system installed? | | | | | |
| | (ii) Do you have a maintenance contract for the central heating system? | Yes 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 and year). | provide the month | | | | | |
| 8. | Energy Performance Certificate | | | | | | |
| | Does your property have an Energy Performance Certificate which is less than 10 years old? | Yes No* | | | | | |
| 9. | Issues that may have affected your property | | | | | | |
| a. | Has there been any storm, flood, fire or other structural damage to | Yes | | | | | |
| | your property while you have owned it? | No* | | | | | |
| | If you have answered yes, is the damage the subject of any | Yes | | | | | |
| | outstanding insurance claim? | No | | | | | |
| b. | Are you aware of the existence of asbestos in your property? | Yes | | | | | |
| | If you have answered yes, please give details: | No* | | | | | |

10. Services

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

| Services | Connected | Supplier |
|-------------------------------------|-----------|----------------|
| Gas or liquid petroleum gas | * | Octopus |
| Water mains or private water supply | * | Scottish water |
| Electricity | * | Octopus |
| Mains drainage | * | ? |
| Telephone | * | Sky |
| Cable TV or satellite | * | Sky |
| Broadband | * | Sky |

Is there a septic tank system at your property?

If you have answered yes, please answer the two questions below:

(iv) Do you have appropriate consents for the discharge from your septic tank?

No

Don't Know

(v) Do you have a maintenance contract for your septic tank?

Yes

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

11. Responsibilities for shared or common areas

a. Are you aware of any responsibility to contribute to the cost of Yes anything used jointly, such as the repair of a shared drive, private No* road, boundary, or garden area? Don't Know If you have answered yes, please give details: b. Is there a responsibility to contribute to repair and maintenance of Yes the roof, common stairwell or other common areas? No* If you have answered yes, please give details: Not applicable c. Has there been any major repair or replacement of any part of the Yes roof during the time you have owned the property? No* d. Do you have the right to walk over any of your neighbours' property Yes for example to put out your rubbish bin or to maintain your No* boundaries? If you have answered yes, please give details: As far as you are aware, do any of your neighbours have the right to e. Yes walk over your property, for example to put out their rubbish bin or No* to maintain their boundaries? If you have answered yes, please give details: f As far as you are aware, is there a public right of way across any Yes part of your property? (public right of way is a way over which the No* public has a right to pass, whether or not the land is privatelyowned.) If you have answered yes, please give details:

12. Charges associated with your property

Is there a factor or property manager for your property?

Yes

If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:

b. Is there a common buildings insurance policy? Yes

No*

Don't Know

If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?

Yes

No

Don't Know

c. Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, 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?

Yes

No*

If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property.

b. As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?

Yes

No*

If you have answered yes, please give details:

Yes

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:

14. Guarantees

a. Are there any guarantees or warranties for any of the following:

| | | No | Yes | Don't know | With title deeds | Lost |
|-------|--|-----------|-----------|---------------|---------------------|------|
| (i) | Electrical work | * | | | | |
| (ii) | Roofing | * | | | | |
| (iii) | Central heating | * | | | | |
| (iv) | National House Building Council (NHBC) | * | | | | |
| (v) | Damp course | * | | | | |
| (vi) | Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy) | * | | | | |
| b. | If you have answered 'yes' or 'with title deed installations to which the guarantee(s) relate | | e give de | etails of t | he work or | |
| c. | Are there any outstanding claims under any of | of the gu | arantees | s listed | Yes | |

15. Boundaries

above?

So far as you are aware, has any boundary of your property been moved in the last 10 years?

Yes No*

No*

If you have answered yes, please give details:

If you have answered yes, please give details:

Don't know

| 16. | Notices that affect your property | |
|-----|--|------------|
| 2. | In the past three years have you ever received a notice: | |
| a. | advising that the owner of a neighbouring property has made a | Yes |
| | planning application? | No* |
| b. | that affects your property in some other way? | Yes No* |
| c. | that requires you to do any maintenance, repairs or improvements to your property? | Yes 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.

S.Caw

R.Caw

DM Hall Offices

Aberdeen 01224 594172 Galashiels 01896 752009 Livingston 01506 490404

Ayr

01292 286974

Glasgow (North) 0141 332 8615

Musselburgh 0131 665 6782

Cumbernauld

01236 618900

Glasgow (South)

0141 636 4141

01631 564225

Cupar

01334 844826

Hamilton

01698 284939

Paisley

Oban

0141 887 7700

Dumfries

01387 254318

Inverness

01463 241077

Perth

01738 562100

Dundee

01382 873100

Inverurie

01467 624393

Peterhead

01779 470220

Dunfermline

01383 621262

Irvine

01294 311070

Stirling

01786 475785

Edinburgh

0131 477 6000

Kirkcaldy

01592 598200

Elgin

01343 548501

DMHALL.CO.UK









01324 628321