

4/5 White Park Edinburgh EH11 1TZ 05/12/2023

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# SINGLE SURVEY REPORT

4/5 White Park
Edinburgh
EH11 1TZ

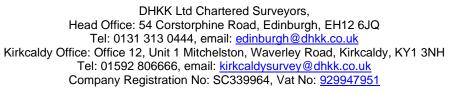
**INSPECTION DATE:** 

1<sup>st</sup> December 2023

PREPARED BY:

Fergus Mair, BSc (Hons) MRICS

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







#### 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 floor flat in a four storey end terraced block.
Accommodation
Second Floor: Hall, Living Room, Kitchen, 2 Bedrooms and Bathroom.
Gross internal floor area (m <sup>2</sup> )
Circa 59 m <sup>2</sup> .
Neighbourhood and location
The subjects are located within an established residential area to the immediate west of the city centre where local facilities and amenities are readily available. There is a railway line in close proximity.
Age
Built circa 1985.
Weather
Dry.
Chimney stacks
Not applicable.

Description



#### 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.

Multiple pitched and tiled roof. Our external inspection was carried out from ground level only to the front of the building and was limited accordingly. Only a very limited head and shoulders view of a section of roof space above the common stair could be carried out and this was noted to be uninsulated. A covering of frost further restricted our external inspection.

#### Rainwater fittings

Visually inspected with the aid of binoculars where appropriate.

PVC gutters with downpipe discharging into a drainage system.

## Main walls

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

Main walls are of cavity brick/block construction with a facing brick finish.

### Windows, external doors and joinery

Internal and external doors were opened and closed where keys were available. Random windows were opened and closed where possible. Doors and windows were not forced open.

Timber frame double glazed.

#### **External decorations**

Visually inspected.

#### Conservatories / porches

Not applicable.

#### Communal areas

Circulation areas visually inspected.

Common stair.



CHARTERED SURVEYORS
Garages and permanent outbuildings
Not applicable.
Outside areas and boundaries
Visually inspected.
Common garden ground.
Ceilings
Visually inspected from floor level.
Ceilings appear of plasterboard construction with some Artex finishing.
Internal walls
Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
Walls appear of plasterboard construction.
Floors including sub floors
Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted. Subfloor 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.
Suspended timber flooring. Floor coverings throughout. No inspection of any sub floor area.
Internal joinery and kitchen fittings
Built-in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances.
Floor and wall mounted kitchen units. Skirting, architraves etc.
Chimney breasts and fireplaces
Not applicable.
Internal decorations
Visually inspected.



#### **Cellars**

Not applicable.

### **Electricity**

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

The electrical system appears along mixed lines with their being a modern consumer unit together with an older fuse box and older style faceplates to sockets and switches.

#### Gas

Not applicable.

# 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.

The plumbing and fittings appear of copper/PVC piping, where seen with the exception of a metal cold water tank. Three piece bathroom suite.

## Heating and hot water

Accessible parts of the system were visually inspected apart from communal systems, which were not inspected. No tests whatsoever were carried out to the system or appliances.

Heating is by way of electric panel and storage heaters. Hot water is by way of a foam insulated hot water tank.

#### Drainage

Drainage covers etc were not lifted. Neither drains nor drainage systems were tested.

Mains.

## Fire, smoke and burglar alarms

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

Fire Safety Legislation effective from February 2022 requires a smoke alarm to be installed in the room most frequently used for living purposes and in every circulation space on each floor. A heat detecting alarm must be installed in every kitchen area and all smoke and heat alarms must be ceiling mounted and interlinked. Where there is a carbon-fuelled appliance, e.g. central heating boiler, open fire, wood-burning stove etc, a carbon monoxide detector is also required. The purchaser(s) should appraise themselves of the requirements of this legislation and engage with appropriate accredited contractors to ensure compliance.



## 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.

We did not inspect the property for the purpose of identifying invasive plants. Invasive plant species are ones which typically cause ecological or economic harm in a new environment where they are not native. In some instances, invasive plants can also cause damage to built structures and may render property unsuitable for mortgage lending. While not an exhaustive list, invasive plant species include Japanese Knotweed, Giant Hogweed and Himalayan Balsam. Our valuation is made on the basis that invasive plant species are not present and note that identification is best carried out by a specialist contractor. Commonly invasive plant species require eradication by licensed contractors and the cost of eradication works may prove significant. Where we are made aware of invasive plant species being present at a property, we reserve the right to revise our assessment of Market Value.

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.

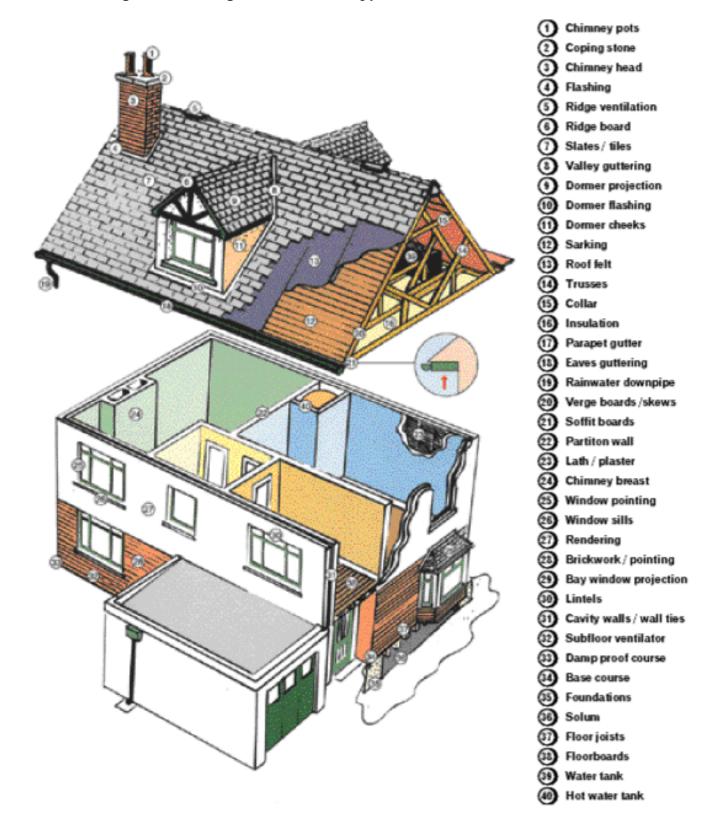
It is outwith the scope of this inspection to determine whether or not asbestos based products are present within the property. Asbestos was widely used in the building industry until around 1999, when it became a banned substance. If you have any concerns you should engage the services of a qualified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

The dwelling was unfurnished and unoccupied.

Our external inspection was carried out from ground level only from the common garden ground and was limited accordingly.



# 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.

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# 2. CONDITION

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

Structu	iral movement		
Repair category	1		
Notes:	At the time of our inspection there was no evidence of significant structural		
1100001	movement noted to affect the property within the limits of our inspection.		
Dampn	ess, rot and infestation		
Repair category	1		
Notes:	There was no evidence found of significant dampness, rot or infestation within those areas of the property available for inspection.		
Chimne	ey stacks		
Repair category:	Not applicable.		
Notes:	Not applicable.		
Roofing including roof space			
Repair category:	2		
Notes:	The roof covering is now of an age where ongoing and regular maintenance will be required and the advice of a roofing contractor to comment on its current condition and expected lifespan should be sought.		
Rainwater fittings			
Repair category:	2		
Notes:	Some vegetation growth to a gutter. There is stained brickwork from a		
	leaking downpipe and accordingly this should be made good along with repairs to any associated defects.		
Main walls			
Repair category:	2		
Notes:	Some stained brickwork. The cause of this should be made good along with repairs to any associated defects.		



	CHARTERED SURVEYORS	
Window	vs, external doors and joinery	
Repair category:	2	
Notes:	The windows appear to be original to the build with worn decoration noted together with some defective window seals. Windows can be problematic and over time the operation of the windows can be affected and opening mechanisms damaged. It is therefore likely that maintenance/repair will be required as part of an ongoing maintenance programme. Double glazed windows may be prone to misting/interstitial condensation which can be more evident and can change in certain temperatures/weather conditions.	
Externa	al decorations	
Repair category:	1	
Notes:	Adequate condition.	
	vatories / porches	
Repair category:	Not applicable.	
Notes:	Not applicable.	
Communal areas		
Repair category:	1	
Notes:	Some plaster cracking evident together with some plaster damage.	
	Some decorative surfaces are finished with an Artex type product. Early forms of Artex may incorporate small amounts of asbestos based bonding materials and therefore specialist advice should be obtained prior to working on these areas to minimise the risk of releasing hazardous fibres.	
Garage	s and permanent outbuildings	
Repair category:	Not applicable.	
Notes:	Not applicable.	
200	e areas and boundaries	
Repair category:	1	
Notes:	There are stone and brick boundary walls in addition to a retaining brick wall and metal fencing. Retaining walls together with other boundary walls will require close monitoring and future repair. You should verify with your conveyancer the extent of the boundaries attaching to the property.	



	CHARTERED SURVEYORS		
Ceilings			
Repair category:	1		
Notes:	Within the limits of our inspection these generally appeared in fair condition consistent with age. Some decorative surfaces are finished with an Artex type product. Early forms of Artex may incorporate small amounts of asbestos based bonding materials and therefore specialist advice should be obtained prior to working on these areas to minimise the risk of releasing hazardous fibres.		
Interna	l walls		
Repair category:	1		
Notes:	Within the limits of our inspection these generally appeared in fair condition consistent with age.		
Floors in	ncluding sub-floors		
Repair category:	1		
Notes:	No access to the sub-floor chamber was possible at the time of our visit to the property. Within the limitations of our inspection there was no indication to suggest significant defects in this area. It will, however be appreciated that the area was not inspected and therefore no guarantees can be provided in this regard.		
Internal joinery and kitchen fittings			
Repair category:	2		
Notes:	The kitchen fittings appear original to the build being worn and dated and any purchaser will consider their modernisation.  The internal joinery is generally in keeping with the age and type of property and is in a condition consistent with age.		
Chimne	y breasts and fireplaces		
Repair category:	Not applicable.		
Notes:	Not applicable.		
Interna	I decorations		
Repair category:	1		
Notes:	Adequate condition.		



Cellars			
Repair category:	Not applicable.		
Notes:	Not applicable.		
Electric	ity		
Repair category:	2		
Notes:	The electrical system is on mixed lines and as such we recommend that it be checked and upgraded as necessary by a NICEIC/SELECT registered Electrical Contractor.		
Gas			
Repair category:	Not applicable.		
Notes:	Not applicable.		
Water, plumbing and bathroom fittings			
Repair category:	2		
Notes:	The plumbing and fittings appear of copper/pvc piping where seen and appeared in serviceable condition but was not tested.		
	Although dated in style the bathroom suite appeared to be in adequate condition however any purchaser will consider its modernisation.		
	Upgrade metal cold water tank to plastic equivalent.		
	It should be appreciated that concealed areas beneath and around baths and shower trays could not be inspected. Water spillage in these areas can result in dampness/decay and no comment can be made on inaccessible areas. Waterproof seals in sanitary areas should be checked and maintained on a regular basis.		
Heating and hot water			
Repair category:	2		
Notes:	Dated storage heater.		
	There is an electric heating system provided. This was not tested.		



Drainag	ge
Repair category:	1
Notes: The property is thought to be connected to a main sewer. There was surface evidence to suggest the system is choked or leaking.	



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	Not applicable.
Roofing including roof space	2
Rainwater fittings	2
Main walls	2
Windows, external doors and joinery	2
External decorations	1
Conservatories / porches	Not applicable.
Communal areas	1
Garages and permanent outbuildings	Not applicable.
Outside areas and boundaries	1
Ceilings	1
Internal walls	1
Floors including sub-floors	1
Internal joinery and kitchen fittings	2
Chimney breasts and fireplaces	Not applicable.
Internal decorations	1
Cellars	Not applicable.
Electricity	2
Gas	Not applicable.
Water, plumbing and bathroom fittings	2
Heating and hot water	2
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?	No
5.	Is there a toilet on the same level as the living room and kitchen?	Yes
6.	Is there a toilet on the same level as a bedroom?	Yes
7.	Are all rooms on the same level with no internal steps or stairs?	Yes
8.	Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes

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#### 4. VALUATION AND CONVEYANCER ISSUES

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

## Matters for a solicitor or licensed conveyancer

We are unaware of any adverse planning proposals affecting the subjects although this should be confirmed by obtaining a Property Enquiry Certificate.

Absolute Ownership assumed. We are unaware of any easements, servitudes or rights of way which may adversely affect the property. This point should be confirmed by reference to the Title Deeds.

We assume that the carriageways etc., ex adverso the subjects are the responsibility of the Local Authority.

It is recommended that where repairs, defects or maintenance items have been identified, particularly categorised as a 2 or 3, interested parties make appropriate enquiries in order to satisfy themselves of potential costs and the extent of the works required prior to submitting a legal offer to purchase.

A factoring charge will be applicable and the full extent of this should be ascertained.

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

£160,000 (ONE HUNDRED AND SIXTY THOUSAND POUNDS).

This figure is the estimate of the cost of rebuilding the premises and bears no direct relationship to Market Value. Building costs have in recent years been increasing significantly above underlying inflation. We recommended that the reinstatement value of the property be subject to regular review to ensure that you have adequate insurance cover.

#### Valuation and market comments

It is our opinion the current Market Value of the property on a basis of vacant possession and in current condition may be fairly stated at the sum of £180,000 (ONE HUNDRED AND EIGHTY THOUSAND POUNDS).

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



Report author: Fergus Mair, BSc (Hons) MRICS

Ref: 20796/FM/AM

Address: DHKK Limited

54 Corstorphine Road, Edinburgh EH12 6JQ

Signed:

Date of report: 5<sup>th</sup> December 2023



#### 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 assessment company.

The surveyors are authorised to provide a transcript or retype of the generic Mortgage Valuation Report on a 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 Single Survey 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 Single Survey 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 Single Survey Report and generic Mortgage Valuation Report to the seller. It is the responsibility of the seller to ensure that the amended Single Survey Report and generic Mortgage Valuation Report are transmitted to every prospective purchaser.

The individual surveyor will be a member or fellow of the Royal Institution of Chartered Surveyors who is competent to survey, value and report upon residential property.<sup>1</sup>

If the surveyors have had a previous business relationship within the past two years with the seller or seller's agent or relative to the property, they will be obliged to indicate this by ticking the adjacent box.

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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 Single Survey Report on the Property, except to correct factual inaccuracies.

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

<sup>&</sup>lt;sup>1</sup> 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 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.

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 Report<sup>2</sup> 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 Single Survey 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.

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



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 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 assessment 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 are 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 should note that the Single Survey is valid for 12 weeks from the date of inspection. 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 5, 4 WHITE PARK, GORGIE, EDINBURGH, EH11 1TZ

Dwelling type: Mid-floor flat
Date of assessment: 01 December 2023
Date of certificate: 05 December 2023

**Total floor area:** 59 m<sup>2</sup>

Primary Energy Indicator: 261 kWh/m²/year

**Reference number:** 3690-5094-0622-3000-1273 **Type of assessment:** RdSAP, existing dwelling

**Approved Organisation:** Elmhurst

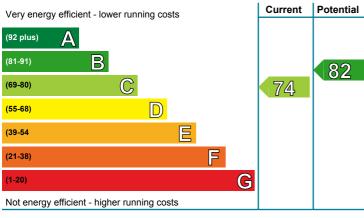
Main heating and fuel: Electric storage heaters

#### You can use this document to:

- Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO<sub>2</sub> emissions by improving your home

Estimated energy costs for your home for 3 years*	£3,777	See your recommendations
Over 3 years you could save*	£1,497	report for more information

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

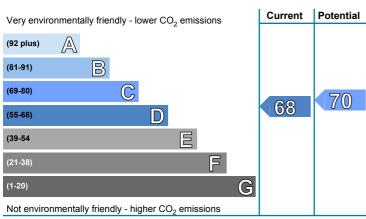


# **Energy Efficiency Rating**

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 C (74)**. The average rating for EPCs in Scotland is **band D (61)**.

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



# **Environmental Impact (CO<sub>2</sub>) 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 (68)**. 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 High heat retention storage heaters	£1,200 - £1,800	£1497.00

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, filled cavity	<b>★★★</b> ☆	<b>★★★★</b> ☆
Roof	(another dwelling above)	_	_
Floor	(another dwelling below)	_	_
Windows	Fully double glazed	<b>★★★☆☆</b>	***
Main heating	Electric storage heaters	<b>★★★☆☆</b>	***
Main heating controls	Manual charge control	***	***
Secondary heating	Room heaters, electric	_	_
Hot water	Electric immersion, off-peak	****	***
Lighting	Low energy lighting in all fixed outlets	****	****

# The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO<sub>2</sub> 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 44 kg CO<sub>2</sub>/m<sup>2</sup>/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 2.6 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 0.2 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	£1,575 over 3 years	£1,143 over 3 years	
Hot water	£1,812 over 3 years	£747 over 3 years	You could
Lighting	£390 over 3 years	£390 over 3 years	save £1,497
Tota	s £3,777	£2,280	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.

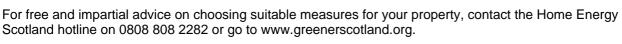
Recommended measures		lu disetiva eset	Typical saving	Rating after improvement		
		Indicative cost	per year	Energy	Environment	
1	High heat retention storage heaters and dual immersion cylinder	£1,200 - £1,800	£499	B 82	C 70	

#### **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.

- Biomass boiler (Exempted Appliance if in Smoke Control Area)
- Air or ground source heat pump

# 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 High heat retention storage heaters

Modern storage heaters have better insulation and are easier to control than the older type in this property. Ask for a quotation for new, high heat retention heaters with automatic charge and output controls. A dual-immersion cylinder, which can be installed at the same time, will provide cheaper hot water than the system currently installed. Installations should be in accordance with the current regulations covering electrical wiring. Ask the heating engineer to explain the options, which might also include switching to other forms of electric heating.

# 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)	2,984	N/A	N/A	N/A	
Water heating (kWh per year)	1,788				

# **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. Fergus Mair Assessor membership number: EES/009437 Company name/trading name: DHKK Limited

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.

# 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



# **Property Questionnaire**

Property Address	4/5 White Park
	Edinburgh
	EH11 1TZ

Seller(s)	Ms Linda Sinclair
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Completion date of property questionnaire	29/11/2023
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1	Length of ownership How long have you owned the property? 26 years					
2	Council tax Which Council Tax band is your property in? C					
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)?  No					
5	<b>Listed buildings</b> Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)? No					
<b>6</b> a.(i)	Alterations/additions/extensions  During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?  No  If you have answered yes, please describe below the changes which you have made:					
(ii)	Did you obtain planning permission, building warrant, completion certificate and other consents for this work?					
	If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.  If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:					

Have you had replacement windows, doors, patio doors or double glazing installed in your

property? Yes

b.

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

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

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

New double glazed glass inserted into the existing wooden frames. Approximately around 2000

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

# 7 Central heating

a. Is there a central heating system in your property?

(Note: a partial central heating system is one which does not heat all the main rooms of the property — the main living room, the bedroom(s), the hall and the bathroom).

Yes

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).

Electric storage heating and electric panel/convector heaters

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

- (i) When was your central heating system or partial central heating system installed? 1990
- (ii) Do you have a maintenance contract for the central heating system?

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

No

# 9 Issues that may have affected your property

a. Has there been any storm, flood, fire or other structural damage to your property while you have owned it?

No

If you have answered yes, is the damage the subject of any outstanding insurance claim?

b. Are you aware of the existence of asbestos in your property?

No

If you have answered yes, please give details:

## 10 Services

	Please tick which services are connect <b>Services</b>	cted to your p  Connected	roperty and give details of the supplier:
	Gas or liquid petroleum gas		
	Water mains or private water supply	$\overline{\checkmark}$	Water Mains
	Electricity	$\overline{\checkmark}$	Scottish Power
	Mains drainage	$\checkmark$	City of Edinburgh Council
	Telephone		
	Cable TV or satellite		
	Broadband		
b.	Is there a septic tank system at your p	property?	
(i)	Do you have appropriate consents for	the discharg	e from your septic tank?
(ii)	Do you have a maintenance contract	for your septi	c tank?
	If you have answered yes, please give maintenance contract:	e details of the	e company with which you have a
<b>11</b> a.	the repair of a shared drive, private ro	contribute to ead, boundary	the cost of anything used jointly, such as
	If you have answered yes, please give White Park has a Resident's Associat grounds and stairwells. Annual charge for £180. Paid in full.	ion which ove	ersee the communal areas - car park, end of March each year. 2023/24 charge
b.	Is there a responsibility to contribute to stairwell or other common areas? Yes	o repair and r	maintenance of the roof, common
	If you have answered yes, please give	e details:	
			al areas covered to date by Resident's
C.	have owned the property?	placement of	any part of the roof during the time you
d.	No Do you have the right to walk over any out your rubbish bin or to maintain you No		hbours' property — for example to puts?
	If you have answered yes, please give	e details:	
e.	As far as you are aware, do any of yo property, for example to put out their r	_	

No

If you have answered yes, please give details:

f. As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.)

No

If you have answered yes, please give details:

# 12 Charges associated with your property

a. Is there a factor or property manager for your property?

Yes

As noted above. Not a factor but Resident's Association. Annual charge paid by the end of March each year. 2023/24 charge for £180.

b. Is there a common buildings insurance policy?

No

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

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

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?

No

If you have answered yes, please give details:

c. If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?

If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate., 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 and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.

Guarantees are held by:

## 14 Guarantees

- a. Are there any guarantees or warranties for any of the following:
- (i) Electrical work

No

(ii) Roofing

No

(iii) Central heating

No

(iv) National House Building Council (NHBC)

No

(v) Damp course

No

(vi) Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)

No

- b. <u>If you have answered 'yes'</u> or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):
- (i) Electrical work

No full electrical guarantee but EICC report secured in 2023 in line with landlord requirements.

- (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)
- c. Are there any outstanding claims under any of the guarantees listed above?

If you have answered yes, please give details:

# 15 Boundaries

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

No

If you have answered yes, please give details:

# 16 Notices that affect your property

In the past three years have you ever received a notice:

- a. advising that the owner of a neighbouring property has made a planning application?
- b. that affects your property in some other way?

No

c. that requires you to do any maintenance, repairs or improvements to your property?

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.

FIRST SURVEYORS SCOTLAND National Valuation & Property Consultancy Service

# MORTGAGE VALUATION REPORT



Property Addr Date of Inspe		White Park, Ed ecember 2023		1 1TZ		Ref No 207	96/FM/AM	
Property Deta	ails							
Property Type	e House		Detached		If Flat/Maisor	nette Pi	urpose Built	$\boxtimes$
	Bungalo	ow $\square$	Semi Deta	ched		C	onverted	
	Flat		Mid Terrac	е 🗆	Floor of subje	ect property	2 <sup>nd</sup>	
	Maisone	ette 🗌	End Terrac	e 🗆	No of floors i	n block	4	
	Other*			nder General	No of F	lats in block	8	
			Comments		Lift in bl	ock Yes 🗌	No 🖾	
					Comme	ercial in Block	Yes 🗌 No 🛚	
Type of Const	truction (*Specif	y under Gene	ral Comments	s)	Traditional	1*	Non-Traditiona	al 🗌
Property built	for the public se	ector. Yes	No 🛚					
<u>Tenure</u> Absolute Owr	ner 🛛	Leasehold		Age 38 ye	ears approxim	nately		
	tion - (specify				П		_	
Living Rooms	1 Bedro	ooms 2	Kitchens 1	Bathı	rooms 1	WCs 0	Other O	eral
Gross Floor A	rea (excluding o	narages & out	huildings)	Interr	nal 59 m	<sup>2</sup> Exte	Remarks)	
Garage(s) / O		0	o uugo)		ng Space 0		len Yes⊠ N	٥ 🗆
	lement – greate	<del>_</del>	s⊠ No□	ı am	ng opace o	Oura		• Ш
Construction		1 111011 4070 10	.5 🖂 140 🗀					
Walls		tone 🗌 C	oncrete 🗌	Timber-fra	med 🗌 C	Other (specify in	General Remarks)	
Roof	Tile 🛭 S	late 🗌 A	sphalt	Felt		Other (specify in	General Remarks)	
Does the prop	Settlement and perty show signs looding, mining?	of, or is the p	property locate	ed near any a	area subject t	o landslip, hea	ave, settlemen	t,
If yes, please	clarify in Genera	al Remarks				Yes	☐ No	
	sed on visual inspe eneral Remarks)	ection only. If a	ny services app	pear to be non	-mains, please	comment on the	e type and locat	ion of
Drainage	Mains 🛚	Private	None	Water	Mains 🛚	Private	None	
Gas	Mains	Private	None 🖂	Electricity	Mains 🛚	Private	None	
Solar Panels	Yes 🗌	No 🖾	Owned $\square$	Leased $\square$				
Central Heat	ing	Yes 🗌	Partial 🛚	None	Brief Description	on Electric p	anel & storage.	
<u>Location</u>	Residential Subu Mainly commerci Isolated rural pro	ial 🗆	Residential Commuter of Other	within town/cit village	´	lixed residential emote village ify in General R		
<u>Roads</u>	Made up Adopted		Unmade roa Unadopted	ad		artly completed edestrian acces		]
	ues erty been extend comment in Ge					Yes	☐ No	$\boxtimes$

FIRST SURVEYORS SCOTLAND National Valuation & Property Consultancy Service

# MORTGAGE VALUATION REPORT



General Remarks							
The dwelling would benefit from some repair and modernisation.							
Essential Repairs							
None.							
Estimated cost of essential repairs	£ Petention	recommended `	Yes □ No □	Amount £			
Comment on Mortgageability	Z Keterition	recommended	ies 🗀 i iii ii	Amount £			
			aifia lamalina anitania af				
The property forms suitable securit provider.	ly for mortgage purposes	subject to the spe	ecine lending criteria of	any given mongage			
Valuations (Assuming Vacant Po	ossession)						
Market value in present condition			£180,000				
Market value on completion of esse	ential repairs		£				
Insurance Reinstatement value			£160,000				
(to include the cost of total rebuilding	ng, site clearance, profess	sional fees, ancilla	ary				
charges plus VAT) Is a Reinspection necessary?			Yes □	No ⊠			
is a remopedion necessary:			103	140 🖂			
	( ) 1-						
	1 MIX LO.						
Signed Valuers Name and Qualifications	Fergus Mair, BSc (Hon	s) MRICS					
Date of Inspection	1 <sup>st</sup> December 2023		5 <sup>th</sup> December 2023				
Company Name	DHKK Ltd	Date of Report	5 December 2023				
Address	54 Corstorphine Road						
Addiess	•						
	Edinburgh	Tal Na	0424 242 0444				
	EH12 6JQ	Tel No	0131 313 0444				