

# Home Report

One triangle, all angles covered

RESIDENTIAL / COMMERCIAL / PROPERTY & CONSTRUCTION /





# **Energy Performance Certificate**



# **Energy Performance Certificate (EPC)**

**Dwellings** 

# **Scotland**

#### 47 LOTHIAN STREET, BATHGATE, EH48 4AW

**Dwelling type:** Semi-detached house

Date of assessment: 18 June 2021
Date of certificate: 18 June 2021

**Total floor area:** 85 m<sup>2</sup>

Primary Energy Indicator: 324 kWh/m²/year

**Reference number:** 1419-1626-3000-0518-0292 **Type of assessment:** RdSAP, existing dwelling

Approved Organisation: Elmhurst

Main heating and fuel: Boiler and radiators, mains

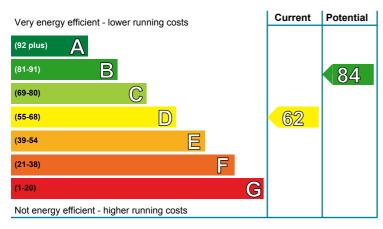
gas

#### 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 CO<sub>2</sub> emissions by improving your home

Estimated energy costs for your home for 3 years*	£3,126	See your recommendations
Over 3 years you could save*	£996	report for more information

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

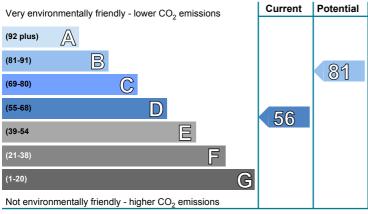


#### **Energy Efficiency Rating**

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 (62)**. 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 (56)**. 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 Flat roof or sloping ceiling insulation	£850 - £1,500	£102.00
2 Cavity wall insulation	£500 - £1,500	£312.00
3 Internal or external wall insulation	£4,000 - £14,000	£153.00

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) Solid brick, as built, no insulation (assumed)	***** ***	<b>★★☆☆☆</b> ★☆☆☆☆
Roof	Pitched, 100 mm loft insulation Flat, no insulation (assumed)	*** ***	**** ****
Floor	Suspended, no insulation (assumed)	_	_
Windows	Fully double glazed	<b>★★★☆☆</b>	***
Main heating	Boiler and radiators, mains gas	****	<b>★★★★</b> ☆
Main heating controls	Programmer, room thermostat and TRVs	****	<b>★★★★</b> ☆
Secondary heating	None	_	_
Hot water	From main system	****	<b>★★★</b> ☆
Lighting	Low energy lighting in 10% of 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 57 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 4.8 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 2.5 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	£2,469 over 3 years	£1,734 over 3 years	
Hot water	£267 over 3 years	£189 over 3 years	You could
Lighting	£390 over 3 years	£207 over 3 years	save £996
Totals	£3,126	£2,130	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.

December de disservation		Indicative cost	Typical saving	Rating after improvement	
Re	commended measures	indicative cost	per year	Energy	Environment
1	Flat roof or sloping ceiling insulation	£850 - £1,500	£34	D 63	D 57
2	Cavity wall insulation	£500 - £1,500	£104	D 67	D 63
3	Internal or external wall insulation	£4,000 - £14,000	£51	D 68	D 65
4	Floor insulation (suspended floor)	£800 - £1,200	£63	C 71	C 69
5	Low energy lighting for all fixed outlets	£45	£55	C 72	C 70
6	Solar water heating	£4,000 - £6,000	£26	C 73	C 72
7	Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£308	B 84	B 81

#### **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

For free and impartial advice on choosing suitable measures for your property, contact the Home Energy Scotland hotline on 0808 808 2282 or go to www.greenerscotland.org.



#### 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 Flat roof or sloping ceiling insulation

Insulating a flat roof or sloping ceiling will significantly reduce heat loss through the roof; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulation can be placed on top of the roof under the waterproof membrane and should particularly be considered when the waterproofing needs to be replaced. Further information about roof insulation and details of local contractors can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). Building regulations generally apply to this work so it is best to check with your local authority building standards department.

#### 2 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).

#### 3 Internal or external wall insulation

Internal or external wall insulation involves adding a layer of insulation to either the inside or the outside surface of the external walls, which reduces heat loss and lowers fuel bills. As it is more expensive than cavity wall insulation it is only recommended for walls without a cavity, or where for technical reasons a cavity cannot be filled. Internal insulation, known as dry-lining, is where a layer of insulation is fixed to the inside surface of external walls; this type of insulation is best applied when rooms require redecorating. External solid wall insulation is the application of an insulant and a weather-protective finish to the outside of the wall. This may improve the look of the home, particularly where existing brickwork or rendering is poor, and will provide long-lasting weather protection. Further information can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). It should be noted that a building warrant is required for the installation of external wall insulation. Planning permission may also be required and that building regulations apply to external insulation so it is best to check with your local authority on both issues.

#### 4 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.

#### 5 Low energy lighting

Replacement of traditional light bulbs with energy saving bulbs will reduce lighting costs over the lifetime of the bulb, and they last many times longer than ordinary light bulbs. Low energy lamps and fittings are now commonplace and readily available. Information on energy efficiency lighting can be found from a wide range of organisations, including the Energy Saving Trust (http://www.energysavingtrust.org.uk/home-energy-efficiency/lighting).

#### 6 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.

#### 7 Solar photovoltaic (PV) panels

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

#### Low and zero carbon energy sources

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

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

#### Your home's heat demand

You could receive Renewable Heat Incentive (RHI) payments and help reduce carbon emissions by replacing your existing heating system with one that generates renewable heat and, where appropriate, having your loft insulated and cavity walls filled. The estimated energy required for space and water heating will form the basis of the payments. For more information go to www.energysavingtrust.org.uk/scotland/rhi.

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	16,222	(418)	(2,399)	(1,168)
Water heating (kWh per year)	2,054			

#### **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: Mrs. Ruth Strachan Assessor membership number: EES/015797

Company name/trading name: J & E Shepherd Address: 13 Albert Square

Dundee DD1 1XA

Phone number: 01382 200454

Email address: dundee@shepherd.co.uk

Related party disclosure: No related party

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

#### Use of this energy performance information

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

## Advice and support to improve this property

There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money. For more information, visit 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





# Scottish Single Survey



# survey report on:

Property address	47 LOTHIAN STREET BATHGATE EH48 4AW
Customer	Mrs M Marshall
Customer address	
Prepared by	J & E Shepherd
Date of inspection	18th June 2021



#### **PART 1 - GENERAL**

#### 1.1 THE SURVEYORS

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

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

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

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

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

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

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

#### 1.2 THE REPORT

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

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

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

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.

<sup>&</sup>lt;sup>1</sup> 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 <sup>2</sup> will be from information contained in the Report and the generic Mortgage Valuation Report.

<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

#### 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	Former Local Authority semi detached two storey, three bedroom house with driveway, outbuilding and gardens.
Accommodation	GROUND FLOOR: Hall, Living Room, Inner Hall, Bedroom, Bathroom and Kitchen. FIRST FLOOR:
	Landing, Two Bedrooms and Bathroom.
Gross internal floor area (m²)	85sqm or thereby.
Neighbourhood and location	The property is located in a mixed private and social residential area in Bathgate where local amenities are available.  Neighbouring properties are similar in age, type and size.
Age	Circa 1938.
Weather	Dry and cloudy.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate.
	Shared chimney stack of brick construction rendered externally with concrete capping and lead flashing.
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

	Lhairen frans a One la Idlan (112) (La constant
	being from a 3m ladder within the property.
	If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.
	The main roof is pitched and slated over timber joists, rafters and sarking boards. The joists are insulated to approximately 100mm. The roof space was accessed via a hatch in the landing. Hatch inspection only. There is a flat felt roof to the single storey side extension.
Rainwater fittings	Visually inspected with the aid of binoculars where appropriate.
	The rainwater fittings are of PVC and cast iron construction.
Main walls	Visually inspected with the aid of binoculars where appropriate.
	Foundations and concealed parts were not exposed or inspected.
	The main walls are of cavity brick construction, rendered externally. Single skin brick walls to the side extension.
Windows, external doors and joinery	Internal and external doors were opened and closed where keys were available.
	Random windows were opened and closed where possible.
	Doors and windows were not forced open.
	The windows are of timber framed double glazed design. External doors are PVC construction.
External decorations	Visually inspected.
	Painted walls, window frames and rainwater goods.
Conservatories / perches	Not applicable
Conservatories / porches	Not applicable.
Conservatories / porches  Communal areas	Not applicable.  Not applicable.
·	

Outside areas and boundaries	Visually inspected.
	There is a chipped area and paved driveway to the front bounded by timber fencing and brick wall with metal gates. To the rear there is a patio and raised artificial lawn bounded by timber fencing.
Ceilings	Visually inspected from floor level.
	Ceilings are of plasterboard construction.
Internal walls	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
	Internal walls are of solid construction.
Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.
	The floors are of solid and suspended timber construction. There was no access to the sub-floor space.
Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved.
Internal joinery and kitchen fittings	
Internal joinery and kitchen fittings	moved.
Internal joinery and kitchen fittings  Chimney breasts and fireplaces	moved.  Kitchen units were visually inspected excluding appliances.  Internal joinery comprises timber doors, skirtings, architraves, staircase banister and handrail. There are fitted cupboards to the inner hall and third bedroom. The kitchen has fitted wall and base
	Mitchen units were visually inspected excluding appliances.  Internal joinery comprises timber doors, skirtings, architraves, staircase banister and handrail. There are fitted cupboards to the inner hall and third bedroom. The kitchen has fitted wall and base units.
	Mitchen units were visually inspected excluding appliances.  Internal joinery comprises timber doors, skirtings, architraves, staircase banister and handrail. There are fitted cupboards to the inner hall and third bedroom. The kitchen has fitted wall and base units.  Visually inspected.
Chimney breasts and fireplaces	Mitchen units were visually inspected excluding appliances.  Internal joinery comprises timber doors, skirtings, architraves, staircase banister and handrail. There are fitted cupboards to the inner hall and third bedroom. The kitchen has fitted wall and base units.  Visually inspected.  No testing of the flues or fittings was carried out.  There are closed over chimney breasts to the living room and upper
	Mitchen units were visually inspected excluding appliances.  Internal joinery comprises timber doors, skirtings, architraves, staircase banister and handrail. There are fitted cupboards to the inner hall and third bedroom. The kitchen has fitted wall and base units.  Visually inspected.  No testing of the flues or fittings was carried out.  There are closed over chimney breasts to the living room and upper
Chimney breasts and fireplaces	Mitchen units were visually inspected excluding appliances.  Internal joinery comprises timber doors, skirtings, architraves, staircase banister and handrail. There are fitted cupboards to the inner hall and third bedroom. The kitchen has fitted wall and base units.  Visually inspected.  No testing of the flues or fittings was carried out.  There are closed over chimney breasts to the living room and upper bedrooms.
Chimney breasts and fireplaces	Mitchen units were visually inspected excluding appliances.  Internal joinery comprises timber doors, skirtings, architraves, staircase banister and handrail. There are fitted cupboards to the inner hall and third bedroom. The kitchen has fitted wall and base units.  Visually inspected.  No testing of the flues or fittings was carried out.  There are closed over chimney breasts to the living room and upper bedrooms.  Visually inspected.  There are papered and painted walls, ceilings and joinery. There are tiled walls to the kitchen and bathroom and wet wall to the

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.  Electricity is from the mains grid with the meter being located in the inner hall cupboard.
Gas	Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.
	There is a mains gas supply and the meter is located in the kitchen.
Water, plumbing, 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.
	There is a mains water supply and the stop cock was not visible. Pipework, where noted is of copper and PVC construction. There ceramic, acrylic, chrome and stainless steel sanitary ware.
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.
	The property is heated by a gas fired wet system to radiators. The radiators fitted with thermostatic control valves. The boiler is located in the cupboard in bedroom 2.
Drainage	Dysinogs covers at a were not lifted
Dianiage	i Drainage Covers etc. Were not iliten
-	Drainage covers etc. were not lifted.
	Neither drains nor drainage systems were tested.
	-
Fire, smoke and burglar alarms	Neither drains nor drainage systems were tested.
Fire, smoke and burglar alarms	Neither drains nor drainage systems were tested.  Drainage is understood to be to the main public sewer.

#### Any additional limits to inspection

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

The property was fully furnished and had fitted floor coverings, therefore no detailed inspection was possible of the floors and accordingly, no comment can be made on their condition. Internal cupboards were generally filled with storage items. No access was available beneath sanitary or kitchen fittings.

Windows and external doors were not all fully opened or tested.

No access was available to any sub-floor areas.

Full and safe access was not available to the roof void area due to the presence of a thick layer of insulation throughout/storage items/the absence of flooring. Hatch inspection only.

All houses built prior to 1999 may contain elements of asbestos but an asbestos survey has not been carried out.

The cold water rising main was not fully inspectable.

Outbuilding roof not inspected.

## Sectional Diagram showing elements of a typical house



Reference may be made in this report to some or all of the above component parts of the property. This diagram may assist you in locating and understanding these 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
- O Verge boards /skews
- 21) Soffit boards
- 22) Partition wall
- 23) Lath / plaster
- (24) Chimney breast
- 25) Window pointing
- (6) 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	There was no evidence of significant structural movement within the limitations of our inspection.

Dampness, rot and infestation	
Repair category	1
Notes	Damp meter readings were taken where considered appropriate within the property and moisture levels were found to be within an acceptable range.

Chimney stacks	
Repair category	1
Notes	Chimney stacks appear to be in a fair state of repair within the limitations of our inspection but can be vulnerable to defect and should be regularly maintained.

Roofing including roof space	
Repair category	2
Notes	A number of chipped roof slates and components were visible. Roof coverings are of an age and style where a degree of regular ongoing maintenance should be anticipated. Staining to roof space timbers. Flat roof coverings have a limited life span.

Rainwater fittings	
Repair category	2
Notes	Split to front downpipe, corrosion to rear pipework.  We would highlight that it was not raining at the time of our inspection and we would recommend that all rainwater fittings be inspected during heavy rainfall in order to ensure they are free from defect.

Main walls	
Repair category	2
Notes	Pointing to base level brickwork.

Windows, external doors and joinery	
Repair category	1
Notes	Windows were not all fully opened or tested and it should be appreciated that some defects are only evident during certain weather conditions. Within the limitations of our inspection, no significant defects were noted. It is assumed that replacement windows comply with relevant building and fire regulations.

External decorations	
Repair category	2
Notes	Weathered paintwork to the rainwater goods. Paint finished and decorated external surfaces will require redecoration on a regular basis.

Conservatories/porches	
Repair category	-
Notes	

Communal areas	
Repair category	-
Notes	

Garages and permanent outbuildings	
Repair category	2
Notes	Vent cover missing to rear wall of outbuilding. Flat roof coverings have a limited life span.

Outside areas and boundaries	
Repair category	2
Notes	Listing rear fence. Boundary walls and fences should be regularly checked and maintained as necessary

Ceilings	
Repair category	1
Notes	Staining noted to ground floor bathroom and kitchen ceiling which tested dry.

Internal walls	
Repair category	1
Notes	Single skin brick walls can be prone to condensation.

Floors including sub-floors	
Repair category	1
Notes	Loose floorboards/off level to first floor. Due to fitted carpets and floor coverings no detailed inspection of floors was possible and accordingly no comment can be made on their condition.

Internal joinery and kitchen fittings	
Repair category	2
Notes	No door to kitchen, spacing to bannister may not be compliant with current building regulations.

Chimney breasts and fireplaces	
Repair category	1
Notes	Fireplaces have been removed or blocked without the installation of adequate ventilation. Ventilators should be fitted to prevent the build up of dampness within the chimney flue. High moisture readings noted to the chimney breast in the living room.

Internal decorations	
Repair category	1
Notes	The property is in good decorative order.

Cellars	
Repair category	-
Notes	

Electricity	
Repair category	2
Notes	Not tested. The Institute of Electrical Engineers recommends that inspections and testings are undertaken at least every ten years and on a change of occupancy. It should be appreciated that only the most recently constructed or re-wired properties will have installations which fully comply with IEE regulations. Dated fusebox, no extractor to bathrooms, limited sockets to bedrooms.

Gas	
Repair category	1
Notes	Not tested. In the interests of safety and in light of recent regulations it would be prudent to have all gas appliances checked by a Gas Safe registered contractor.

Water, plumbing and bathroom fittings	
Repair category	2
Notes	Not tested. Shrinkage and mould to sealant in first floor bathroom.

Heating and hot water	
Repair category	1
Notes  Not tested. It is assumed that the central heating system has been properly installed, updated and maintained to meet with all current regulations and standards with particular regard to fluing and ventilation requirements.	

Drainage	
Repair category	1
Notes	Not inspected. All foul and surface water drainage is assumed to be to the main public sewer. The system was not tested.

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	1
Roofing including roof space	2
Rainwater fittings	2
Main walls	2
Windows, external doors and joinery	1
External decorations	2
Conservatories/porches	-
Communal areas	-
Garages and permanent outbuildings	2
Outside areas and boundaries	2
Ceilings	1
Internal walls	1
Floors including sub-floors	1
Internal joinery and kitchen fittings	2
Chimney breasts and fireplaces	1
Internal decorations	1
Cellars	-
Electricity	2
Gas	1
Water, plumbing and bathroom fittings	2
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 and first.
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 conveyancer should confirm that the title is clean and heritable with no onerous burdens or conditions.

It is assumed that there are no statutory, town planning, road proposals or environmental matters which are likely to have an adverse effect on the property.

The road and footpath adjoining the site are made up and are assumed to be adopted by the Local Authority.

The property has been altered including side extension, drive, outbuilding, ground floor layout alterations and it should be confirmed that all necessary permissions have been obtained.

It is assumed that all alterations, additions and/or extensions to the property have received all necessary Town Planning (Planning Permission) and Building Authority (Building Warrants and Completion Certificate) approvals and that documentation for such is available.

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 the property has been the subject of any compensation claims and to confirm that the property is not adversely affected.

Where defects or repairs have been identified within this report it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialist's or contractor's advice and estimates should be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property.

#### Estimated reinstatement cost for insurance purposes

For Reinstatement Cost Assessment purposes, it is recommended that the subjects be insured for a sum of not less than £155,000 (ONE HUNDRED AND FIFTY FIVE THOUSAND POUNDS STERLING).

This figure is the estimate of the cost of rebuilding the premises and bears no direct relationship to current market value.

#### Valuation and market comments

Having considered matters, taking account of our general observations on site, we are of the opinion that the Market Value of the subjects in their present condition and with the benefit of vacant possession may be fairly stated in the sum of £160,000 (ONE HUNDRED AND SIXTY THOUSAND POUNDS STERLING).

Signed	Security Print Code [549124 = 8973 ] Electronically signed
Report author	Ruth Strachan

Company name	J & E Shepherd
Address	4 Grampian Court, Beveridge Square, Livingston, EH54 6QF
Date of report	18th June 2021



Property Address	
Address Seller's Name Date of Inspection	47 LOTHIAN STREET, BATHGATE, EH48 4AW Mrs M Marshall 18th June 2021
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       X 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	No. of units in block
Tenure	
X Absolute Ownership	Leasehold Ground rent £ Unexpired years
Accommodation	
Number of Rooms	1 Living room(s) 3 Bedroom(s) 1 Kitchen(s) 2 Bathroom(s) WC(s) Other (Specify in General remarks)
	cluding garages and outbuildings)  85 m² (Internal)  m² (External)  greater than 40%) X Yes No
Garage / Parking /	Outbuildings
Single garage Available on site?	□ Double garage       X Parking space       □ No garage / garage space / parking space         X Yes       □ No
Permanent outbuildin	gs:
Timber frame, rende	red, flat roof.

Construction							
Walls	X Brick	Stone	Concrete	Timber frame	Othe	er (specify in Gen	eral 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 progres	sive?				Yes	No
Is there evidence, immediate vicinity		ason to antic	cipate subsidence	e, heave, landslip o	or flood in the	e Yes	X No
If Yes to any of the	e above, prov	ride details in	General Remar	ks.			
Service Connec	tions						
Based on visual ir of the supply in G			rices 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	ating:					
Gas fired wet sys	stem to radia	ors.					
Site							
Apparent legal iss	ues to be ver	ified by the c	onveyancer. Ple	ease provide a brie	f description	in General R	emarks.
Rights of way	Shared driv	es / access	Garage or othe	r amenities on separate	site Sha	red service conn	ections
Ill-defined boundar	ies	Agricu	ltural land included v	vith property	Oth	er (specify in Ge	neral Remarks)
Location							
Residential suburb	X Re	sidential within t	own / city Mix	ed residential / comme	rcial Mai	nly commercial	
Commuter village	Re	mote village	Iso	ated rural property	Oth	er (specify in Ge	neral Remarks)
Planning Issues	5						
Has the property I			d / altered?	Yes No			
Roads							
X Made up road	Unmade roa	d Partly	/ completed new roa	d Pedestrian a	ccess only	Adopted	Unadopted

General Remarks					
The property was found to be in good condition commensurate with its age although general maintenance works will required.					
The property has been altered including side extension, drive, outbuilding, ground floor layout alterations and it should be confirmed that all necessary permissions have been obtained.					
Essential Repairs					
None noted.					
Estimated cost of essential repairs £ Retention recommended? Yes X No Amount £					

Comment on Mortgageability				
The property forms suitable mortgage provider.	le security for mortgage purposes subject to the specific lending criteria o	f any		
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)	£ 160,000 £ £ 155,000		
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 Surveyor's name	Security Print Code [549124 = 8973 ] Electronically signed by:- Ruth Strachan			
Professional qualifications	MA (Hons) MSc MRICS			
Company name J & E Shepherd				
Address 4 Grampian Court, Beveridge Square, Livingston, EH54 6QF				
Telephone 01506 416777				
Fax 01506 416888				
Report date 18th June 2021				



# Property Questionnaire





Property Address 47 Lothian Street,

BATHGATE, West Lothian, EH48 4AW

Seller(s) Margaret Marshall

**Completion date of property questionnaire** 11-06-2021

1/6

# SHEPHERD Property Questionnaire

#### **Note for sellers**

- Please complete this form carefully. It is important that your answers are correct.
- The information in your answers will help ensure that the sale of your house goes smoothly. Please answer each question with as much detailed information as you can.
- If anything changes after you fill in this questionnaire but before the date of entry for the sale of your house, tell your solicitor or estate agent immediately.

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

1.	Length of ownership				
	How long have you owned the property?	12 years			
2.	Council tax				
	Which Council Tax band is your property in?	В			
3.	Parking				
	What are the arrangements for parking at your property?	Driveway,street			
4.	Conservation area				
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	No			
5.	Listed buildings				
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	No			
6.	Alterations/additions/extensions				
a)	(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)? If you have answered yes, please describe below the changes which you have made:	Yes			
	(details)	Downstairs Bathroom has been added into an existing space			
	(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:	No			
b)	Have you had replacement windows, doors, patio doors or double glazing installed in your property? If you have answered yes, please answer the three questions below:	No			



7.

a)

8.

9.

a)

b)

10.

a)

(iii) Please describe the change doors, or patio doors (with app work was completed): Please g you received for this work to y	roximate dates when the give any guarantees which	
Central heating		
Is there a central heating system partial central heating system all the main rooms of the prop the bedroom(s), the hall and the	is one which does not heat erty - the main living room,	Yes
If you have answered yes or pa heating is there? (Examples: g storage heating, gas warm air) please answer the three quest	as-fired, solid fuel, electric . If you have answered yes,	Gas-fired
(i) When was your central heat heating system installed?	ing system or partial central	Before purchase but a new boiler was put in around 4 years ago
<ul><li>(ii) Do you have a maintenance heating system?</li><li>If you have answered yes, pleat company with which you have</li></ul>	ase give details of the	No
(iii) When was your maintenan (Please provide the month and		N/A
<b>Energy Performance Certifi</b>	cate	
Does your property have an Er which is less than 10 years old		No
Issues that may have affect	ted your property	
Has there been any storm, floo damage to your property while		No
If you have answered yes, is the outstanding?	ne damage the subject of any	-
Are you aware of the existence property?	e of asbestos in your	No
<ul> <li>Please select which service property</li> </ul>	s are connected to your	
(i) Gas or Liquid Petroleum Gas	5	Yes
If you have answered Yes, who	is the supplier:	Scottish power
(ii) Water Mains or Private Wat	er Supply:	Mains Supply
If you have answered Yes, who	is the supplier:	Scottish Water
(iii) Electricity:		Yes
If you have answered Yes, who	is the supplier:	Scottish power
(iv) Mains Drainage:		Yes
If you have answered Yes, who	is the supplier:	Local Authority
(v) Telephone:		Yes



### **Property Questionnaire**

	If you have answered Yes, who is the supplier:	Sky
	(vi) Cable TV or Satellite:	Yes
	If you have answered Yes, who is the supplier:	Sky
	(vii) Broadband:	Yes
	If you have answered Yes, who is the supplier:	Sky
b)	Is there a septic tank system at your property?	No
	(i) Do you have appropriate consents for the discharge from your septic tank?	-
	(ii) Do you have a maintenance contract for your septic tank?	-
11.	Responsibilities for shared or common areas	
a)	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?	No
b)	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?	No
c)	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	No
d)	Do you have the right to walk over any of your neighbours property - for example to put out your rubbish bin or to maintain your boundaries?	No
e)	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?	No
f)	As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privatel-owned.)	No
12.	Charges associated with your property	
a)	Is there a factor or property manager for your property?	No
b)	Is there a common buildings insurance policy?	No
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
	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:	



	If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?:	There was a problem found when I was buying the property in the downstairs bedroom but this was dealt with when I purchased 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
	If you have answered yes, please give details:	Damp proof course, new joists and new floor
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.	No
14.	Guarantees	
- \		
a)	Are there any guarantees or warranties for any of the following:	
a) i)		No
	the following:	No No
i)	the following:  Electrical work	
i) ii)	the following:  Electrical work  Roofing	No
i) ii) iii)	the following:  Electrical work  Roofing  Central Heating	No No
i) ii) iii) iv)	the following:  Electrical work  Roofing  Central Heating  National House Building Council (NHBC)	No No Dont know
i) ii) iii) iv) v)	the following:  Electrical work  Roofing  Central Heating  National House Building Council (NHBC)  Damp course  If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the	No No Dont know
i) ii) iii) iv) v) b)	the following:  Electrical work  Roofing  Central Heating  National House Building Council (NHBC)  Damp course  If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):  Are there any outstanding claims under any of the	No No Dont know No



### **Property Questionnaire**

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

Declaration by the seller(s)/or other authorised body or person(s)

I/We confirm that the information in this form is true and correct to the best of my/our knowledge and belief.

Signature(s)	Margaret Marshall
Date	11-06-2021

6/6

