# YOUR ONESURVEY HOME REPORT

### **ADDRESS**

Tweed Apartment 3 Press Castle Coldingham Eyemouth TD14 5TS

#### PREPARED FOR

Mr & Mrs S N Crook

#### INSPECTION CARRIED OUT BY:



#### **SELLING AGENT:**



HOME REPORT GENERATED BY:



## **Document Index**

Document	Status	Prepared By	Prepared On
Index of Documents			
Single Survey	Final	Selkirk - Allied Surveyors Scotland Plc	11/08/2023
Mortgage Certificate	Final	Selkirk - Allied Surveyors Scotland Plc	11/08/2023
Property Questionnaire	Final	Mr & Mrs S N Crook	06/08/2023
EPC	Final	Selkirk - Allied Surveyors Scotland Plc	11/08/2023

#### **Important Notice:**

This report has been prepared for the purposes and use of the person named on the report. In order to ensure that you have sight of a current and up to date copy of the Home Report it is essential that you visit www.onesurvey.org (free of charge) to download a copy personalised in your own name. This enables both Onesurvey and the Surveyor to verify that you have indeed had sight of the appropriate copy of the Home Report prior to your purchasing decision. This personalised report can then be presented to your legal and financial advisers to aid in the completion of your transaction. Failure to obtain a personalised copy may prevent the surveyor having any legal liability to you as they will be unable to determine that you have relied on this report prior to making an offer to purchase.

Neither the whole, nor any part of this report may be included in any published document, circular or statement, nor published in any way without the consent of Onesurvey Ltd. Only the appointed Chartered Surveyor can utilise the information contained herein for the purposes of providing a transcription report for mortgage/loan purposes.

PART 1

# SINGLE SURVEY

A report on the condition of the property, with categories being rated from 1 to 3.



# Single Survey

# Survey report on:

Customer	Mr & Mrs S N Crook
Selling address	Tweed Apartment 3 Press Castle Coldingham Eyemouth TD14 5TS
Date of Inspection	10/08/2023
Prepared by	Jim Harold, MRICS Selkirk - Allied Surveyors Scotland Plc

#### SINGLE SURVEY TERMS AND CONDITIONS (WITH MVR)

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

#### 1.1 THE SURVEYORS

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

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

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

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

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

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

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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 Report on the Property, except to correct factual inaccuracies.

<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 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 expectation that the successful Purchaser will have relied upon it. The Royal Institution of Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice.

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

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

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

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

#### 1.3 LIABILITY

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

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

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

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

#### 1.4 GENERIC MORTGAGE VALUATION REPORT

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

#### 1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

#### 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

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

- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

#### **PART 2 - DESCRIPTION OF THE REPORT**

#### 2.1 THE SERVICE

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

#### 2.2 THE INSPECTION

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

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

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

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

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

#### 2.3 THE REPORT

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

significant. If certain minor matters are mentioned, it should not be interpreted that the property is free of any other minor defects.

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

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

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

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

#### 2.4 SERVICES

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

#### 2.5 ACCESSIBILITY

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

#### 2.6 ENERGY REPORT

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

#### 2.7 VALUATION AND CONVEYANCER ISSUES

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

"Market Value" The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an

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

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

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

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

Sellers or prospective Purchasers may consider it prudent to instruct a 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 will not be inspected or reported on.

Description	The property is a ground floor flat within a three storey building, containing seven residential units.	
Accommodation	The accommodation comprises:	
	GROUND FLOOR: Entrance Hallway open plan Living Room / Dining Area Kitchen Bedroom Bathroom with WC and wash hand basin	
Gross internal floor area (m2)	The gross internal floor area is approximately 48m2, or thereby.	
Neighbourhood and location	The property is situated in a semi rural location within the Press Castle Estate, approximately four miles from the village of Coldingham, where some local amenities are available. More comprehensive amenities are available in the town of Eyemouth, some seven miles distant.	
Age	The property is approximately 200 years old and was converted into residential apartments approximately 35 years ago.	
Weather	Weather at the time of inspection was dry. The report should be read in the context of these weather conditions.	
Chimney stacks	Chimney stacks are formed in stone, with lead flashings and clay pots.	

	Visually inspected with the aid of binoculars where required.
Roofing including roof space	The main roof over the property is pitched and is finished with natural slates, nailed to timber sarking boards and supported by a timber frame.
	There is no accessible roof space.
	Sloping roofs were visually inspected with the aid of binoculars where required.
Rainwater fittings	Gutters and downpipes are formed in cast iron and UPVC. Given the detailing of the roof, it is assumed that there are lead lined concealed parapet gutters discharging into cast iron rainwater goods.
	Visually inspected with the aid of binoculars where required.
Main walls	The main walls to the property are of solid stone construction, with an external finish of paint and render.
	Visually inspected with the aid of binoculars where required. Foundations and concealed parts were not exposed or inspected.
Windows, external doors and joinery	Windows are original single glazed double hung sash and case units, operated by weights, pulleys and sash cords.
	The entrance door to the apartment is of timber construction.
	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.
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External decorations	External decorations comprise previously painted external render, windows, doors and cast iron rainwater goods.
	Visually inspected.
Conservatories / porches	There are no conservatories or porches.
Communal areas	Access to the property is via a common staircase and entrance hallway. There are shared garden grounds surrounding the property.
	Circulation areas visually inspected.
Garages and permanent	There are no garages or permanent outbuildings pertaining to the property.
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outbuildings	We are advised that there is a cellar store, for use by all residents. No access was gained to this area during the inspection.
	Visually inspected.
Outside areas and boundaries	The property surrounded by shared garden grounds, formed in a combination of hard and soft landscaping, with boundaries being formed by stone walls, timber fencing and post and wire fencing.
	Not all boundaries were inspected, due to the extent of land and position of boundaries, which were unclear. We understand that the surrounding grounds extend to approximately 14 acres in total.
	Visually inspected.
Ceilings	Ceilings are lined with lath and plaster, with decorative cornicing.
	Visually inspected from floor level.
Internal walls	Internal walls and partitions are lined with lath and plaster and plaster on the hard.
	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
Floors including sub	The floor is of suspended timber construction.
110013	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.
	Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.
	Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.
Internal joinery and kitchen fittings	Internal doors are part glazed and panelled timber doors, with polished brass ironmongery. Skirting boards and door

	facings are formed in timber.
	There is a range of fitted units and worktops within the kitchen.
	Built-in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances.
Chimney breasts and fireplaces	There is an electric fire, with decorative surround, in the living room.
	Visually inspected. No testing of the flues or fittings was carried out.
Internal decorations	Internal decorations comprise a combination of papered and painted finishes to internal walls and ceilings, with gloss paint and varnish to internal woodwork.
	Visually inspected.
Cellars	There is a cellar storage area, located from the utility room, under the main entrance to the building.
	Visually inspected where there was safe and purpose-built access.
Electricity	The property is provided with a mains supply of electricity, to a meter and distribution board located in the hallway.
	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.
Gas	There is no mains gas supply to the property.
Water, plumbing and bathroom fittings	The property is connected to the mains water supply and pipework, where visible, was found to be in copper and UPVC.
	There is a coloured three piece suite within the bathroom, comprising a close coupled WC, wash hand basin and bath.
	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

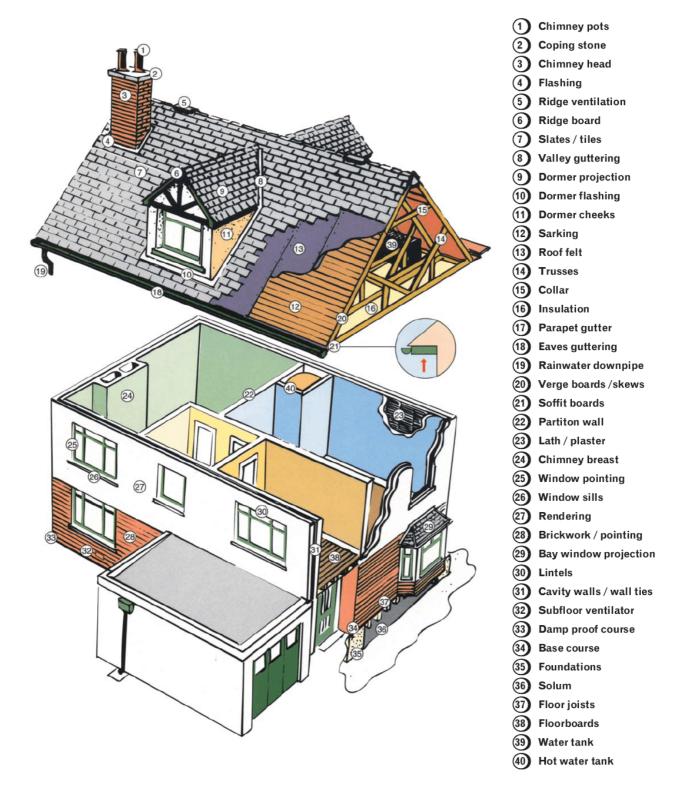
	appliance	
	appliances.	
Heating and hot water	Heating to the property is provided by electric smart radiators. Hot water to fittings is supplied from a hot water storage cylinder, with dual immersion heaters, located in the bedroom cupboard.	
	Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.  No tests whatsoever were carried out to the system or appliances.	
Drainage	Foul and surface water drains are understood to be connected to a shared septic tank, located within the boundaries of the property.	
	Drainage covers etc were not lifted. Neither drains nor drainage systems were tested.	
Fire, smoke and burglar alarms	Smoke and heat detectors are provided at appropriate locations. There is also a fire alarm system covering the common parts of the property.	
	Visually inspected.	
	No tests whatsoever were carried out to the system or appliances.	
	The new Fire and Smoke Alarm Standard came in to force in February 2022. This new standard 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 alarm also needs to be installed in each kitchen. The alarms need to be ceiling mounted and interlinked. Where there is a carbon-fuelled appliance such as a boiler, open fire or wood burner a carbon monoxide detector is also required. The purchaser should satisfy themselves in this regard.	
Any additional limits to inspection	At the time of inspection the property was occupied and fully furnished, with fitted floor coverings in place throughout.	
	There is no accessible roof space within the property and no access could be gained onto the roof to inspect areas which are partly concealed by parapet walls.	
	The full garden grounds and boundaries were not inspected and the extent of these should be confirmed by the Conveyancer.	

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

If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the Surveyor will assume that there are no defects that will have a material effect on the valuation. The building containing the flat, including any external communal areas, was visually inspected only to the extent that the Surveyor is able to give an opinion on the general condition and standard of maintenance.

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

#### 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.

#### 2. CONDITION

This section identifies problems and tells you about the urgency of any repairs by using one of the following 3 categories:

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

Structural movement	
Repair category:	
Notes:	There are indications that the property has been affected by structural movement in the past. Any such movement is considered to be long standing and non progressive.

Dampness, rot and infestation	
Repair category:	
Notes:	There were no indications of any dampness, rot or infestation affecting the property at the time of inspection.

Chimney stacks	
Repair category:	2
Notes:	Weathering and open jointing was noted to stonework.

Roofing including roof space	
Repair category:	1
Notes:	The roof appeared to be in generally satisfactory condition, having regard to its age and character. Ongoing maintenance should be

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

anticipated.

Rainwater fittings	
Repair category:	2
Notes:	Vegetation growth was noted at downpipes.

Main walls	
Repair category:	2
Notes:	Boss and cracked render was noted and there is a bulge to the gable elevation. Vegetation growth was noted to parapets and cornices at the side of the property.

Windows, external doors and joinery	
Repair category:	2
Notes:	Several sash cords were noted to be broken and some windows were paintbound.
	We understand that one of the windows has been damaged by a falling slate during stormy weather conditions and repairs will be required.

External decorations	
Repair category:	2
	Weathered and peeling paint was noted in several locations and

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

Topalio of Topiacor	Horit are freeded frew.
Notes:	early external redecoration is recommended.
Conservatories /	porches
Repair category:	
Notes:	Not applicable.
Communal areas	5
Repair category:	1
Notes:	Common areas were found to be generally well maintained at the time of inspection.
Garages and pe	rmanent outbuildings
Repair category:	
Notes:	Not applicable.
Outside areas ar	nd boundaries
Repair category:	

Outside areas and boundaries	
Repair category:	2
Notes:	Stonework and pointing to boundary walls requires attention. Cracked hardstanding was noted around the base of the building and cracked and damaged steps were noted at the entrance to the property.

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

Ceilings	
Repair category:	
Notes:	No significant visible defects were identified during the course of the inspection.

Internal walls	
Repair category:	
Notes:	No significant visible defects were identified during the course of the inspection.

Floors including sub-floors	
Repair category:	
Notes:	No significant visible defects were identified during the course of the inspection.

Internal joinery and kitchen fittings	
Repair category:	1
Notes:	No significant visible defects were identified during the course of the inspection.

Chimney breasts and fireplaces	
Repair category:	1

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

Notes:	No significant visible defects were identified during the course of the inspection.
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Internal decorations	
Repair category:	1
Notes:	Wear and tear was noted to internal finishes. No significant defects were identified.

Cellars	
Repair category:	
Notes:	Not applicable.

Electricity	
Repair category:	1
Notes:	No significant visible defects were identified during the course of the inspection.
	The trade bodies governing electrical installations currently advise that these should be tested prior to a change of occupancy and, thereafter, at least once every five years, by a competent Electrician.

Gas	
Repair category:	

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

Notes:	Not applicable.
Notes:	Not applicable.

Water, plumbing and bathroom fittings	
Repair category:	
Notes:	No significant visible defects were identified during the course of the inspection. Bathroom fittings would, however, benefit from upgrading and modernisation.

Heating and hot water	
Repair category:	
Notes:	No significant visible defects were identified during the course of the inspection.

Drainage	
Repair category:	1
Notes:	No problems were noted with the run off from fittings.

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

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

#### 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.

<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 coinoperated machines.

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

#### Matters for a solicitor or licensed conveyancer

The property forms part of a larger building. The Conveyancer should confirm what arrangements are in place in respect of the repair, maintenance and upkeep of common parts and the extent of these. We understand that there is a service charge in respect of the property, which includes Buildings Insurance. Details should be confirmed by the Conveyancer.

The property was converted from its previous use as hotel premises. The valuation assumes that all necessary Statutory Consents in respect of the conversion works have been obtained and that the relevant paperwork will be made available to the Conveyancer for checking.

We understand that the property is Grade B Listed, as being of architectural and / or historic importance. This may impose certain restrictions in respect of past and future repairs, maintenance and alterations to the property and specialist advice should be sought.

Our valuation assumes that there are no restrictions on occupancy, as we understand that the Local Authority has not authorised the subjects for permanent residential use in the past. The valuation assumes that this clause has been lifted and the Conveyancer should confirm the details in this regard.

Drainage is to a shared private septic tank. The Conveyancer should confirm that all necessary SEPA licenses and discharge consents are in place and that the system has been adequately maintained.

Normal maintenance is not treated as a repair for the purposes of the Single Survey. When a Category 1 rating is used this means that the building must continue to be maintained in the normal way.

Where items of maintenance or repair have been identified, the purchaser should satisfy themselves as to the costs and implications of these issues prior to making an offer to purchase.

#### Estimated re-instatement cost (£) for insurance purposes

The estimated reinstatement cost for insurance purposes is £235,000 (Two Hundred and Thirty Five Thousand Pounds Sterling).

This figure is an opinion of an appropriate sum for which the property and substantial outbuildings should be insured against total destruction, on a reinstatement basis,

assuming reconstruction of the property in its existing design and materials. Finishings and fittings have not been included. No allowance has been included for inflation during the insurance period or during reconstruction and no allowance has been made for VAT, other than on professional fees. Further discussions with your insurers are advised. The figure should be reviewed annually and in light of any future alterations or additions.

#### Valuation (£) and market comments

The market value of the property described in this report is £130,000 (One Hundred and Thirty Thousand Pounds Sterling).

This figure assumes vacant possession and that the property is unaffected by any adverse planning proposals, onerous burdens, title restrictions or servitude rights.

Report author:	Jim Harold, MRICS
Company name:	Selkirk - Allied Surveyors Scotland Plc
Address:	The Hermitage 101 High Street Selkirk TD7 4JX
Signed:	Electronically Signed: 238658-15BD14A9-780B
Date of report:	11/08/2023

P A R T 2.

# MORTGAGE VALUATION REPORT

Includes a market valuation of the property.





Mortgage Valuation Report				
Property:	Tweed Apartment 3 Press Castle Coldingham Eyemouth TD14 5TS		Irs S N Crook lute Ownership	
Date of Inspection:	10/08/2023	Reference:	XP033390	

This report has been prepared as part of your instructions to carry out a Single Survey on the property referred to above. The purpose of this report is to summarise the Single Survey for the purpose of advising your lender on the suitability of the property for mortgage purposes. The decision as to whether mortgage finance will be provided is entirely a matter for the lender. You should not rely on this report in making your decision to purchase but consider all the documents provided in the Home Report. Your attention is drawn to the additional comments elsewhere within the report which set out the extent and limitations of the service provided. This report should be read in conjunction with the Single Survey Terms and Conditions (with MVR). In accordance with RICS Valuation – Global Standards 2017 this report is for the use of the party to whom it is addressed or their named client or their nominated lender. No responsibility is accepted to any third party for the whole or any part of the reports contents. Neither the whole or any part of this report may be included in any document, circular or statement without prior approval in writing from the surveyor.

#### 1.0 LOCATION

The property is situated in a semi rural location within the Press Castle Estate, approximately four miles from the village of Coldingham, where some local amenities are available. More comprehensive amenities are available in the town of Eyemouth, some seven miles distant.

**2.0 DESCRIPTION 2.1 Age:** 200 years

The property is a ground floor flat within a three storey building, containing seven residential units.

3.0 CONSTRUCTION

Main Roof:

Pitched and slated.

Main Walls:

Solid stone construction, with a finish of render and paint.

4.0 ACCOMMODATION

The accommodation comprises:

**GROUND FLOOR:** 

**Entrance Hallway** 

open plan Living Room / Dining Area

Kitchen

Bedroom

Bathroom with WC and wash hand basin

5.0	SERVICES (No tests have been applied to any of the services)						
Water:	Mains	Electricity:	Mains	Gas:	None	Drainage:	To private septic tank
Central Heati	ng:	Electric smart	radiators				
6.0	OUTBUILDIN	GS					
Garage:		None					
Others:		Shared cellar	storage area				
7.0	of any woodw The report can defects, partic Where defects accurate estin	ONDITION - A book, services or nnot therefore coularly involving s exist and when the nates and costing nerally we will not the nates and costing the nates are not cost and	other parts of to confirm that such water penetrati re remedial wor ngs from approp	he property who in parts of the po on may result io k is necessary, priate Contracto	ich were covere roperty are free n further and mo prospective pu ors or Specialist	d, unexposed of from defect. Fa ore serious defe rchasers are ad s before procee	or inaccessible. ilure to rectify ects arising. Ivised to seek ding with the
and character,		property was fou nal areas are co be required.		•			•
8.0	ESSENTIAL I property)	REPAIR WORK	(as a condition	of any mortga	ge or, to preser	ve the condition	of the
None.							
8.1 Retention	recommended	:k	Nil				
9.0	ROADS &FO	OTPATHS					
Private and ma	ade.						
10.0	BUILDINGS I (£):	S INSURANCE 235,000 GROSS EXTERNAL 58 Square metres					
	This figure is an opinion of an appropriate sum for which the property and substantial outbuildings should be insured against total destruction on a re-instatement basis assuming reconstruction of the property in its existing design and materials. Furnishings and fittings have not been included. No allowance has been included for inflation during the insurance period or during re-construction and no allowance has been made for VAT, other than on professional fees. Further discussions with your insurers is advised.					ion of the d. No tion and no	
11.0	GENERAL RI	EMARKS					
The property forms part of a larger building. The Conveyancer should confirm what arrangements are in place in							

The property forms part of a larger building. The Conveyancer should confirm what arrangements are in place in respect of the repair, maintenance and upkeep of common parts and the extent of these. We understand that there is a service charge in respect of the property, which includes Buildings Insurance. Details should be confirmed by the Conveyancer.

The property was converted from its previous use as hotel premises. The valuation assumes that all necessary Statutory Consents in respect of the conversion works have been obtained and that the relevant paperwork will be made available to the Conveyancer for checking.

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Normal maintenance is not treated as a repair for the purposes of the Single Survey. When a Category 1 rating is used this means that the building must continue to be maintained in the normal way.

Where items of maintenance or repair have been identified, the purchaser should satisfy themselves as to the costs and implications of these issues prior to making an offer to purchase.

12.0	VALUATION On the assumption of vacant possession and that the property is unaffected by any adverse planning proposals, onerous burdens, title restrictions or servitude rights. It is assumed that all necessary Local Authority consents, which may have been required, have been sought and obtained. No investigation of any contamination on, under or within the property has been made as we consider such matters to be outwith the scope of this report. All property built prior to the year 2000 may contain asbestos in one or more of its components or fittings. It is impossible to identify without a test. It is beyond the scope of this inspection to test for asbestos and future occupants should be advised that if they have any concerns then they should ask for a specialist to undertake appropriate tests.					
12.1	Market Value condition (£)		130,000	One Hundred and Thirty Tho	ousand Pounds	Sterling
12.2		arket Value on ompletion of essential orks (£):				
12.3	Suitable security for normal mortgage purposes?					
12.4	Date of Valua	ition:	10/08/2023			
Signature:		Electronically	Signed: 238658	3-15BD14A9-780B		
Surveyor:	Jim Harold		MRICS <b>Date</b> : 11/08/2023			
Selkirk - Allied Surveyors Scotland Plc						
Office:	Office:  The Hermitage 101 High Street Selkirk TD7 4JX  Tel: 01750 724 170 Fax: email: selkirk@alliedsurveyorsscotland.com				com	

P A R T 3 .

# ENERGY **REPORT**

A report on the energy efficiency of the property.



# energy report

## energy report on:

Property address	Tweed Apartment 3 Press Castle Coldingham Eyemouth TD14 5TS
Customer	Mr & Mrs S N Crook
Customer address	Tweed Apartment 3 Press Castle Coldingham Eyemouth TD14 5TS
Prepared by	Jim Harold, MRICS Selkirk - Allied Surveyors Scotland Plc

### **Energy Performance Certificate (EPC)**

**Dwellings** 

## **Scotland**

#### FLAT 3, PRESS CASTLE, COLDINGHAM, EYEMOUTH, TD14 5TS

Dwelling type:Mid-floor flatDate of assessment:10 August 2023Date of certificate:10 August 2023

Total floor area: 48 m<sup>2</sup>

Primary Energy Indicator: 464 kWh/m²/year

**Reference number:** 3817-8128-5000-0720-2292 **Type of assessment:** RdSAP, existing dwelling

**Approved Organisation:** Elmhurst

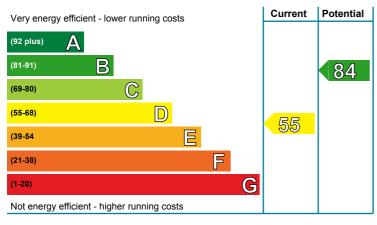
Main heating and fuel: Room heaters, electric

#### 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*	£6,477	See your recommendations
Over 3 years you could save*	£4,650	report for more information

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

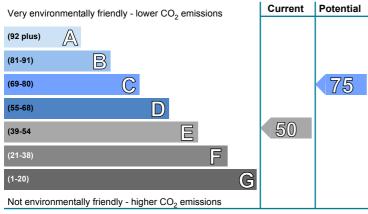


#### **Energy Efficiency Rating**

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 (55)**. 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 E (50)**. 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 Internal or external wall insulation	£4,000 - £14,000	£2385.00
2 Low energy lighting	£15	£66.00
3 High heat retention storage heaters	£800 - £1,200	£1608.00

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	Sandstone or limestone, as built, no insulation (assumed)	***	***
Roof	(another dwelling above)	_	_
Floor	(another dwelling below)	_	_
Windows	Single glazed	****	****
Main heating	Room heaters, electric	****	***
Main heating controls	Appliance thermostats	****	<b>★★★★</b> ☆
Secondary heating	None	_	_
Hot water	Electric immersion, off-peak	***	***
Lighting	Low energy lighting in 63% of fixed outlets	***	<b>★★★</b> ☆

#### 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 78 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 3.7 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 1.9 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	£5,016 over 3 years	£726 over 3 years	
Hot water	£1,095 over 3 years	£792 over 3 years	You could
Lighting	£366 over 3 years	£309 over 3 years	save £4,650
To	otals £6,477	£1,827	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.

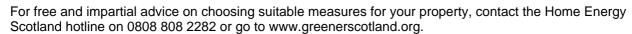
December 1 de la companya de la comp		ludinativa and	Typical saving	Rating after improvement	
Re	commended measures	Indicative cost	per year	Energy	Environment
1	Internal or external wall insulation	£4,000 - £14,000	£795	C 71	D 67
2	Low energy lighting for all fixed outlets	£15	£22	C 71	D 67
3	High heat retention storage heaters	£800 - £1,200	£536	C 79	D 67
4	Replace single glazed windows with low- E double glazed windows	£3,300 - £6,500	£197	B 84	C 75

#### **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 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.

#### 2 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).

#### 3 High heat retention storage heaters

Modern storage heaters are less expensive to run than the direct acting, on-peak heating system in the property. A dual-rate electricity supply is required to provide the off-peak electricity that these heaters use; this is easily obtained by contacting the energy supplier. Ask for a quotation for high heat retention with automatic charge and output controls. Installations should be in accordance with the national wiring standards. Building regulations generally apply to this work and a building warrant may be required, so it is best to obtain advice from your local authority building standards department and from a qualified electrical heating engineer. Ask the heating engineer to explain the options, which might also include switching to other forms of electric heating.

#### 4 Double glazed windows

Double glazing is the term given to a system where two panes of glass are made up into a sealed unit. Replacing existing single-glazed windows with double-glazed windows will improve comfort in the home by reducing draughts and cold spots near windows. Double-glazed windows may also reduce noise, improve security and combat problems with condensation. Building regulations apply to this work and planning permission may also be required, so it is best to check with your local authority on what standards need to be met. A building warrant is not required if the windows comply with the current requirements.

#### 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)	5,127	N/A	N/A	(2,438)
Water heating (kWh per year)	1,781			_

#### **Addendum**

This dwelling has stone walls and so requires further investigation to establish whether these walls are of cavity construction and to determine which type of wall insulation is best suited.

#### **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. James Harold Assessor membership number: EES/021958

Company name/trading name:
Allied Surveyors Scotland Plc
Address:
The Hermitage 101 High Street

Selkirk TD7 4JX

Phone number: 01750 724170

Email address: selkirk@alliedsurveyorsscotland.com

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



PART 4.

# PROPERTY QUESTIONNAIRE

The owner of the property is required to complete this document which asks for information on the property such as 'Which council tax band?' etc.



## **Property Questionnaire**

Property Address	Tweed Apartment 3 Press Castle Eyemouth TD14 5TS
Seller(s)	Simon and Dawn Crook
Completion date of property questionnaire	06/08/2023

Note for sellers

1.	Length of ownership	
	How long have you owned the proper 8 years 10 months	ty?
2.	Council tax	
	Which Council Tax band is your prop [x]A []B []C []D []E []F []G []H	erty in? (Please circle)
3.	Parking	
	What are the arrangements for parkin (Please tick all that apply)	g at your property?
	Garage	[]
	Allocated parking space	[]
	Driveway	[]
	Shared parking	[]
	On street	
	Resident permit	
	Metered parking	
	Other (please specify):	Communal car park

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

7.	Central heating	
а	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).	[x]YES [ ]NO [ ]Partial
	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).	
	Fischer Heating electric	
	If you have answered yes, please answer the three questions below:	
	(i) When was your central heating system or partial central heating system installed?  October 2018	
	(ii) Do you have a maintenance contract for the central heating system?	[ ]YES [x]NO
	If you have answered yes, please give details of the company with which you have a maintenance contract	
	(iii) When was your maintenance agreement last renewed? (Please provide the month and year).	
8.	Energy Performance Certificate	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	[x]YES [ ]NO
9.	Issues that may have affected your property	
а	Has there been any storm, flood, fire or other structural damage to your property while you have owned it?	[x]YES [ ]NO
	If you have answered yes, is the damage the subject of any outstanding insurance claim?	[ ]YES [x]NO
b	Are you aware of the existence of asbestos in your property?	[ ]YES [ ]NO [x]Don't know
	If you have answered yes, please give details:	
10.	Services	
а	Please tick which services are connected to your property and g supplier:	ive details of the

	Services	Connected	Supplier	
	Gas or liquid petroleum gas	N		
	Water mains or private water supply	Υ	Scottish	Water business
	Electricity	Υ	E On	
	Mains drainage	N		
	Telephone	Υ	Openrea	ch
	Cable TV or satellite	N		
	Broadband	Υ	Openrea	ch
b	Is there a septic tank system at your pr	operty?		[x]YES [ ]NO
	If you have answered yes, please answ below:	er the two que	stions	
	(i) Do you have appropriate consents for the discharge from your septic tank?  [ ]YES [ ]NO [x]Don't know			
	(ii) Do you have a maintenance contract for your septic tank? [x]YES [ ]NC			[x]YES [ ]NO
	If you have answered yes, please give details of the company with which you have a maintenance contract:			
	Septic Tank dealt with by a fellow resident of the estate - maintenance contract with R A Dalton			
11.	Responsibilities for shared or common areas			
а	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?  If you have answered yes, please give details:  [x]YES []NO			
	£122 a month payment for building insurance, gardening, water supply, communal electric, Septic Tank electric. Any other works required on an as and when basis split equally between all 8 owners at Press Castle			
b	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?  If you have answered yes, please give details:		[v]VEQ [ ]NO	
	Building Insurance requires two checks cost of which is split between all 8 own 2023, the first one this year cost £147 of there is a need to contribute (bill split be	ers (one more ( each ) . Also an	due for nually	[x]YES [ ]NO [ ]N/A

	the fire alarm service and the fire extinguisher service - both done for 2023 - next one due in April 2024	
С	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	[x]YES [ ]NO
d	Do you have the right to walk over any of your neighbours' property- for example to put out your rubbish bin or to maintain your boundaries?  If you have answered yes, please give details:  Able to put bins out plus there is a right to walk around	[x]YES [ ]NO
	communal areas of the property - eg a circular walk around a stream	
е	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?  If you have answered yes, please give details:	[x]YES [ ]NO
	As before - communal areas exist at the property - no specific land attached to flat 3	
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 privatelyowned.)  If you have answered yes, please give details:	[x]YES [ ]NO
	As before - public also have access to communal areas, but we are in a very sparsely populated area	
12.	Charges associated with your property	
а	Is there a factor or property manager for your property? If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	
	We do not have a factor that we pay for but factoring work is required- I currently undertake the Factor type admin required to keep the property running without any wage or payment.  After moving this work will need to be taken over by someone else at the property	[x]YES [ ]NO
b	Is there a common buildings insurance policy?	[x]YES [ ]NO [ ]Don't know
	If you have answered yes, is the cost of the insurance included in your monthly/annual factors charges?	[x]YES [ ]NO [ ]Don't know
С	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. £50 per annum contribution towards the RA Dalton inspection contract for the septic tank - if any work is identified as a result of an inspection the bill for the work identifies is then split between all 18 owners within the whole estate	
13.	Specialist works	
а	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 [x]NO
	If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property.	
b	As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?	[ ]YES [x]NO
	If you have answered yes, please give details:	
С	If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?	[]YES[]NO
	If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate. Guarantees are held by:	

14.	Guarantees	
а	Are there any guarantees	or warranties for any of the following:
(i)	Electrical work	[x]NO [ ]YES [ ]Don't know [ ]With title deeds [ ]Lost
(ii)	Roofing	[x]NO [ ]YES [ ]Don't know [ ]With title deeds [ ]Lost
(iii)	Central heating	[ ]NO [x]YES [ ]Don't know [ ]With title deeds [ ]Lost
(iv)	National House Building Council(NHBC)	[ ]NO [ ]YES [x]Don't know [ ]With title deeds [ ]Lost
(v)	Damp course	[x]NO [ ]YES [ ]Don't know [ ]With title deeds [ ]Lost
(vi)	Any other work or installations? (for	[x]NO [ ]YES [ ]Don't know [ ]With title deeds [ ]Lost

### property questionnaire

	example, cavity wall insulation, underpinning, indemnity policy)	
b	If you have answered 'yes installations to which the g	or 'with title deeds', please give details of the work or uarantee(s) relate(s):
C	Are there any outstanding claims under any of the guarantees listed above?	[ ]YES [x]NO
	If you have answered yes, please give details:	

15.	Boundaries	
	So far as you are aware, has any boundary of your property been moved in the last 10 years?	[ ]YES [x]NO [ ]Don't know
	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:		
а	advising that the owner of a neighbouring property has made a planning application?	[x]YES [ ]NO
b	that affects your property in some other way?	[ ]YES [x]NO
С	that requires you to do any maintenance, repairs or improvements to your property?	[ ]YES [x]NO
	If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.	

Declaration by the seller(s)/or other authorised body or person(s) I/We confirm that the information in this form is true and correct to the best of my/our knowledge and belief.		
Signature(s):	Simon Crook	
Capacity:	[x]Owner []Legally Appointed Agent for Owner	
Date:	06/08/2023	