

# HOME REPORT

6 West Maitland Street

Basement Flat

Edinburgh

EH12 5DH



1. Single Survey
2. Energy Performance Certificate
3. Mortgage Valuation
4. Property Questionnaire



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

# single survey

## Survey report on:

<b>Property address</b>	6 West Maitland Street Basement Flat Edinburgh EH12 5DH
<b>Customer</b>	The Executors of the late Nicola Catley
<b>Customer address</b>	c/o Aikman Bell, Edinburgh
<b>Date of Inspection</b>	12 January 2021
<b>Prepared by</b>	<p><b>David Adamson &amp; Partners Limited</b> <i>Chartered Surveyors</i> 32 Rutland Square Edinburgh EH1 2BW</p> <p>Tel: +44(0)131 229 7351 Fax: +44(0)131 228 4523</p> <p>Email: <a href="mailto:valuations@davidadamsongroup.com">valuations@davidadamsongroup.com</a></p>

## 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.

Unless otherwise stated within this report, all parts of the Property are subject to a visual inspection from within the property without the need to move any obstructions and externally from ground level within the site and adjoining public areas. Any references to left or right are taken facing the front of the property.

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

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

**Description** Garden level flat in a four storey Victorian tenement building.

**Accommodation** Garden level: Sitting room, Bedroom, Bedroom (off sitting room), Kitchen, Bathroom with WC facility, Hallway.

**Gross internal floor area (m<sup>2</sup>)** Approximately 58 sq. m.

**Neighbourhood and location** Established residential/commercial area within walking distance of Edinburgh city centre. Most amenities can be found locally. Public transport is available within walking distance. Commercial premises occupy the ground floor of the parent building. Busy main road.

**Age** Approximately 170 years old.

**Weather** Dry and sunny.

**Chimney stacks** Visually inspected with the aid of binoculars where appropriate.  
Stone built, part render finishes.

**Roofing including roof space**

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

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

Pitched and slated with a flat central section presumably clad in mineral based roofing felt. There are flat roof sections to both the rear bedroom projections, one overlaid in mineral based roofing felt, the other presumed to be likewise.

The internal roof structure is assumed to be of traditional timber construction.

**Rainwater fittings**

Visually inspected with the aid of binoculars where appropriate.

Stone wall head front elevation gutter.

Cast iron half round rear gutters.

Cast iron tubular downpipes.

**Main walls**

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

The main walls are of traditional sandstone construction, pointed finish.

**Windows, external doors and joinery**

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

Timber framed single glazed sash and case windows.

Timber framed stairwell cupola (not inspected).

Timber entrance door.

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<b>External decorations</b>	<p><b>Visually inspected.</b></p> <p>Mostly painted finishes.</p>
<b>Conservatories / porches</b>	<p>Not applicable.</p>
<b>Communal areas</b>	<p><b>Circulation areas visually inspected.</b></p> <p>Traditional set up with shared entrance vestibule, common stair and shared landings.</p>
<b>Garages and permanent outbuildings</b>	<p>Not applicable.</p>
<b>Outside areas and boundaries</b>	<p><b>Visually inspected.</b></p> <p>Stone walled private rear garden.</p>
<b>Ceilings</b>	<p><b>Visually inspected from floor level.</b></p> <p>Assumed to be mostly finished in a combination of lath and plaster and plasterboard.</p>
<b>Internal walls</b>	<p><b>Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</b></p> <p>Assumed to be finished in a combination of lath and plaster, plasterboard and plaster on the hard.</p>
<b>Floors including sub floors</b>	<p><b>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.</b></p> <p><b>Physical access to the sub floor areas may be taken if the surveyor deems it safe and reasonable to do so and subject to a minimum clearance of 1m between the floor joists and the solum as determined from the access hatch.</b></p> <p>Assumed mostly solid concrete construction.</p>

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<b>Internal joinery and kitchen fittings</b>	<p>Built-in cupboards were looked into but no stored items were moved.</p> <p>Kitchen units were visually inspected excluding appliances.</p> <p>Timber skirtings, facings, and doors.</p> <p>High and low level fitted units, sink unit, gas hob, electric oven, filter unit.</p>
<b>Chimney breasts and fireplaces</b>	<p>Visually inspected. No testing of the flues or fittings were carried out.</p> <p>Assumed original stone built chimney breasts.</p> <p>Feature sitting room fireplace opening, incorporating a gas fired stove.</p>
<b>Internal decorations</b>	<p>Visually inspected.</p> <p>Mostly papered and painted finishes.</p>
<b>Cellars</b>	<p>Not applicable.</p>
<b>Electricity</b>	<p>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 report this in the report and will not turn them on.</p> <p>Mains supply.</p> <p>The meter and consumer unit are located in the building's shared entrance vestibule.</p>
<b>Gas</b>	<p>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 report this in the report and will not turn them on.</p> <p>Mains supply.</p> <p>The meter is located in one of the hallway cupboards.</p>

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### Water, plumbing and bathroom fittings

Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation. No tests whatsoever were carried out to the system or appliances.

Mains supply.

Where visible, the plumbing installation is run in copper and PVC piping.

Traditional 3-piece bathroom suite arrangement with an additional electric shower fitted above the bath.

### 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.

Both space heating and domestic hot water are provided by a gas fired central heating system. The central heating boiler is located in the main hallway cupboard and serves individual wall mounted radiators located throughout the Property.

### Drainage

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

Mains sewers.

### Fire, smoke and burglar alarms

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

Multiple smoke detection devices.

No burglar alarm system.

### Any additional limits to inspection:

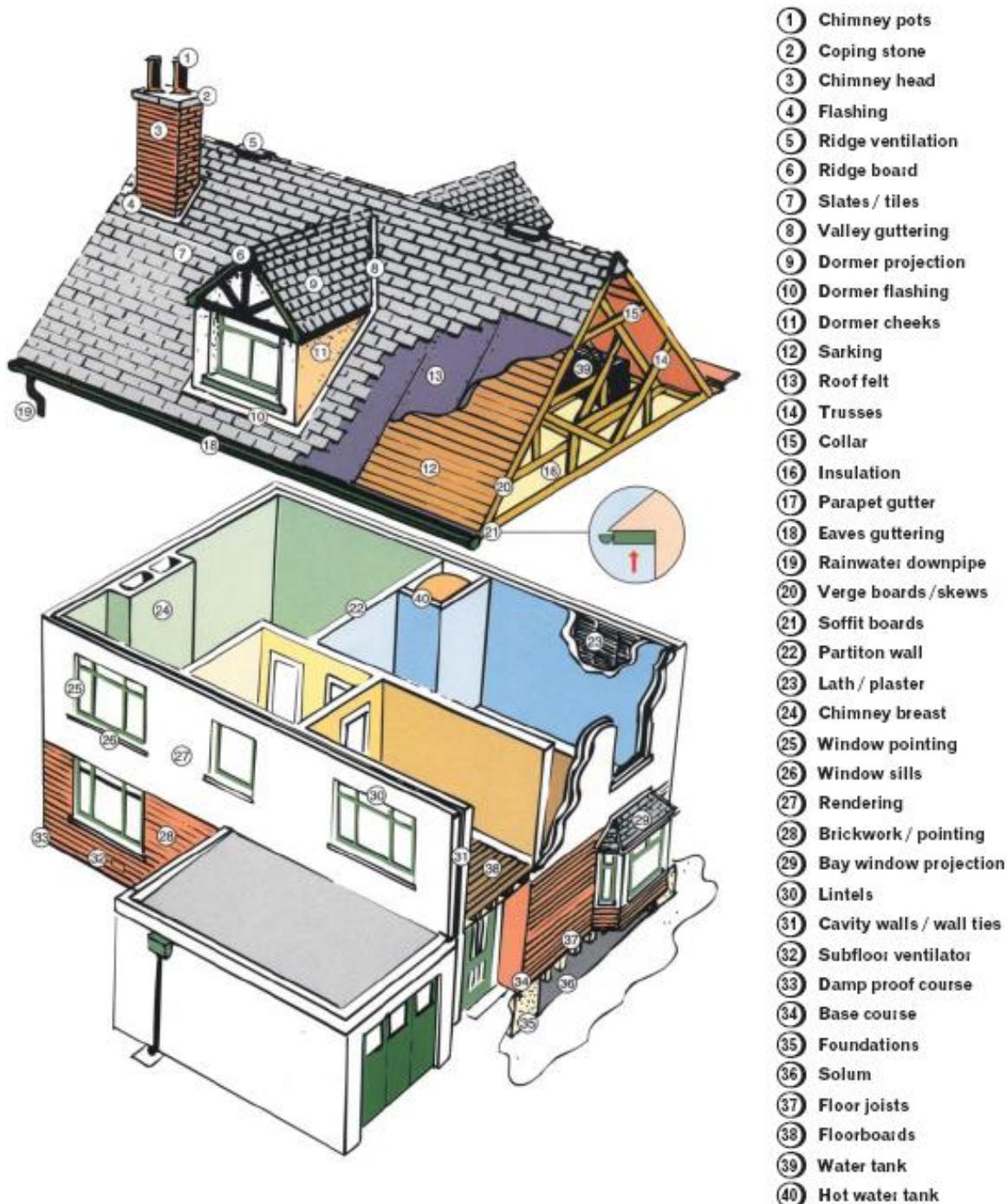
If the roof space or under-building/basement is communal, reasonable and safe access is not always possible. If no inspection was possible, then this will be stated. If no inspection was possible, the surveyor will assume that there were no defects that will have a material effect on the valuation.

We have not carried out an inspection for Japanese Knotweed or other invasive plant species within the boundaries of the property or in neighbouring properties. The identification of Japanese Knotweed or other invasive

**plant species should be made by a Specialist Contractor.**

Fitted floor coverings and furnishings throughout. Services were not tested. No access was gained into the building's roof space areas or onto the flat roof. Comments with regards to the condition of the building fabric are based upon superficial observation from ground level. Windows were not opened.

## 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 three 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	1
Notes:	Evidence of movement is apparent in the form of slightly off level window lintels and door frames and areas of localised cracking. Said movement is assumed to be historic in nature and unlikely to recur to a significant degree.



### Dampness, rot and infestation

Repair category	3
Notes:	<p>High damp meter readings were obtained in a number of lower wall locations.</p> <p>It should be appreciated that there is an increased risk of timber defects in the areas corresponding to dampness.</p> <p>It is understood that the vendor has obtained a specialist contractor's report outlining the cause of said dampness and including associated repair costs of approximately £7000 (details to be confirmed).</p>



### Chimney stacks

Repair category:	2
Notes:	<p>Elderly chimney heads require regular monitoring to ensure timely maintenance.</p> <p>Vegetation growing out of chimney heads should be removed.</p>

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### Roofing including roof space

Repair category:	2
Notes:	<p>Maintenance, reactive repairs and renewals consistent with age and type of construction are to be expected.</p> <p>Details relating to recent repair work carried out to the main roof should be confirmed.</p> <p>The observable flat roof cladding above one of the rear bedroom projections is elderly and requires renewal</p> <p>It should be appreciated that mineral based flat roof cladding exhibit a short effective lifespan, typically 15 – 20 years. Ideally, the date of previous re-cladding exercises should be confirmed.</p> <p>As per previous comments, no access was gained into any roof space areas.</p>



### Rainwater fittings

Repair category:	3
Notes:	<p>Broken, corroded, and leaking rear rainwater goods.</p> <p>High internal lower wall damp meter readings were obtained corresponding to leaking rear elevation rainwater goods.</p>



### Main walls

Repair category:	2
Notes:	<p>Mould stained saturated rear elevation stonework corresponding to defective rainwater goods. Corresponding vegetation growth should be removed.</p>



### Windows, external doors and joinery

Repair category:	2
Notes:	<p>The windows have suffered from a lack of maintenance over a number of years and would benefit from an overhaul.</p> <p>Single glazed windows should be considered somewhat basic by current day standards.</p>

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	<b>External decorations</b>
Repair category:	2
Notes:	Weathered external paintwork requires attention.
	<b>Conservatories / porches</b>
Repair category:	-
Notes:	Not applicable.
	<b>Communal areas</b>
Repair category:	2
Notes:	<p>Plaster cracking. Dated decorative finish.</p> <p>General cosmetic repairs.</p> <p>Ideally details relating to the re-plastering of the stairwell ceiling should be confirmed.</p>
	<b>Garages and permanent outbuildings</b>
Repair category:	-
Notes:	Not applicable.
	<b>Outside areas and boundaries</b>
Repair category:	2
Notes:	<p>The private garden grounds would benefit from improvement/maintenance/cultivation.</p> <p>Usual repairs to elderly stone built boundary walls.</p>
	<b>Ceilings</b>
Repair category:	1
Notes:	<p>Within the limitations of the inspection there is no evidence of any significant defects.</p> <p>General cosmetic repairs.</p>

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### Internal walls

Repair category:	2
Notes:	As per previous comments, there is evidence of dampness in several internal lower wall locations.



### Floors including sub-floors

Repair category:	1
Notes:	Within the limitations of the inspection there is no evidence of any significant defects.



### Internal joinery and kitchen fittings

Repair category:	1
Notes:	<p>Usual cosmetic repairs to areas of general wear and tear/impact damage.</p> <p>The kitchen fitments provide an adequate if somewhat dated/basic facility.</p>



### Chimney breasts and fireplaces

Repair category:	2
Notes:	There is evidence of dampness in the lining of the fireplace opening.



### Internal decorations

Repair category:	!
Notes:	<p>Acceptable</p> <p>There is scope for redecoration to taste.</p>



### Cellars

Repair category:	-
Notes:	Not applicable.

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### Electricity

Repair category:	1
Notes:	<p>It should be appreciated that only the most recently rewired properties will fully comply with current day standards.</p> <p>Should the Buyer require an amenity complying with present regulations or safety expectations, items of electrical upgrading may be required.</p>



### Gas

Repair category:	1
Notes:	<p>It should be verified that the gas systems have been checked by a Gas Safe engineer within the previous 12 months.</p>



### Water, plumbing and bathroom fittings

Repair category:	1
Notes:	<p>Within the limitations of the inspection there is no evidence of any significant defects to the plumbing installation.</p> <p>The bathroom suite provides a reasonably good facility.</p>



### Heating and hot water

Repair category:	1
Notes:	<p>It is assumed that the central heating boiler/system has been the subject of a full service within the last 12 months.</p>



### Drainage

Repair category:	1
Notes:	<p>Within the limitations of the inspection, there is no evidence of any serious choking or flooding.</p>

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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.

<b>Structural movement</b>	<b>1</b>
<b>Dampness, rot and infestation</b>	<b>3</b>
<b>Chimney stacks</b>	<b>2</b>
<b>Roofing including roof space</b>	<b>2</b>
<b>Rainwater fittings</b>	<b>3</b>
<b>Main walls</b>	<b>2</b>
<b>Windows, external doors and joinery</b>	<b>2</b>
<b>External decorations</b>	<b>2</b>
<b>Conservatories / porches</b>	<b>-</b>
<b>Communal areas</b>	<b>2</b>
<b>Garages and permanent outbuildings</b>	<b>-</b>
<b>Outside areas and boundaries</b>	<b>2</b>
<b>Ceilings</b>	<b>1</b>
<b>Internal walls</b>	<b>2</b>
<b>Floors including sub-floors</b>	<b>1</b>
<b>Internal joinery and kitchen fittings</b>	<b>1</b>
<b>Chimney breasts and fireplaces</b>	<b>2</b>
<b>Internal decorations</b>	<b>1</b>
<b>Cellars</b>	<b>-</b>
<b>Electricity</b>	<b>1</b>
<b>Gas</b>	<b>1</b>
<b>Water, plumbing and bathroom fittings</b>	<b>1</b>
<b>Heating and hot water</b>	<b>1</b>
<b>Drainage</b>	<b>1</b>

### 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.

<b>1. Which floor(s) is the living accommodation on?</b>	<b>Lower ground level</b>
<b>2. Are there three steps or fewer to a main entrance door of the property?</b>	<b>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></b>
<b>3. Is there a lift to the main entrance door of the property?</b>	<b>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></b>
<b>4. Are all door openings greater than 750mm?</b>	<b>Yes <input checked="" type="checkbox"/> No <input type="checkbox"/></b>
<b>5. Is there a toilet on the same level as the living room and kitchen?</b>	<b>Yes <input checked="" type="checkbox"/> No <input type="checkbox"/></b>
<b>6. Is there a toilet on the same level as a bedroom?</b>	<b>Yes <input checked="" type="checkbox"/> No <input type="checkbox"/></b>
<b>7. Are all rooms on the same level with no internal steps or stairs?</b>	<b>Yes <input checked="" type="checkbox"/> No <input type="checkbox"/></b>
<b>8. Is there unrestricted parking within 25 metres of an entrance door to the building?</b>	<b>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></b>

#### 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

Usual Scottish legal enquiries should be made.

The Seller should confirm that all existing services and appliances are fully functional and regularly serviced.

Verification of common repair obligations is advised.

It is assumed that all necessary Local Authority documentation is in order with regards to the formation of the current internal layout.

The building's Listed status should be confirmed.

Details relating to the recently commissioned specialist contractor's report should be confirmed.

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

£250,000 (TWO HUNDRED AND FIFTY THOUSAND POUNDS).

##### Valuation and market comments

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 or Contractors 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. We reserve the right to reassess our opinion of value upon receipt of repair estimates or factors that are likely to have a material effect on value.

Our opinion of the Property's Market Value is £285,000 (TWO HUNDRED AND EIGHTY FIVE THOUSAND POUNDS).

The Property is considered suitable for Mortgage Lending Purposes, subject to individual Lender's criteria with regards to commercial premises on the ground floor of residential buildings.

The Market Value expressed herein is effective as at the date of valuation. Seller and Buyer are advised that market value may rise or fall as market conditions change. Should parties relying on this report and valuation consider market conditions may have changed

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materially from the date of this valuation, a revaluation should be instructed.

Property market activity has been impacted due to the current response to Covid-19. This has resulted in an unprecedented set of circumstances on which to make a valuation judgement. The advice is therefore reported on the basis of "material valuation uncertainty" as per the RICS Red Book Global definition. Consequently, less certainty can be attached to the valuation than would otherwise be the case. It is recommended that the valuation of this property is kept under frequent review as more market evidence becomes available.

**Report author:** Brian J H Tait, MRICS

**Address:** 32 Rutland Square, Edinburgh, EH1 2BW

**Signed:**

A handwritten signature in blue ink, appearing to read "b J H Tait".

**Date of report:** 15 January 2021

## 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.

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

<sup>1</sup> Which shall be in accordance with the current RICS Valuation Standards (the Red Book) and RICS Codes of Conduct.

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

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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.

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### 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.<sup>2</sup>

### 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.

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

### 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;

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- 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.

## single survey

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 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.

**2.3.2 Category 2:** 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.

## single survey

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 re-inspection and revaluation after a period of 12 weeks (or sooner if appropriate) to reflect changing circumstances in the market and/or in the physical condition of the Property.

# Energy Performance Certificate (EPC)

# Scotland

Dwellings

BF , 6 WEST MAITLAND STREET, EDINBURGH, EH12 5DS

**Dwelling type:** Ground-floor flat  
**Date of assessment:** 12 January 2021  
**Date of certificate:** 19 January 2021  
**Total floor area:** 58 m<sup>2</sup>  
**Primary Energy Indicator:** 229 kWh/m<sup>2</sup>/year

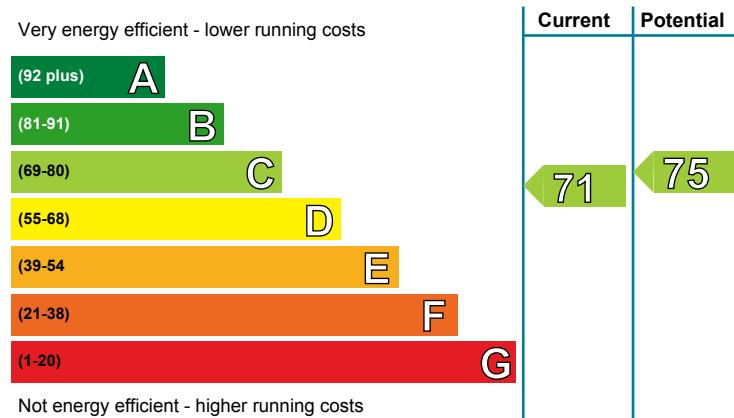
**Reference number:** 6419-7929-6000-0532-2296  
**Type of assessment:** RdSAP, existing dwelling  
**Approved Organisation:** Elmhurst  
**Main heating and fuel:** Boiler and radiators, mains gas

## 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*	£1,713	See your recommendations report for more information
Over 3 years you could save*	£249	

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

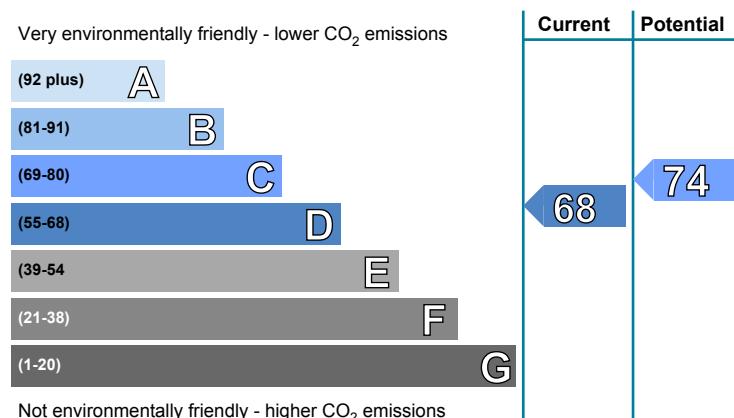


## Energy Efficiency Rating

This graph shows the current efficiency of your home, taking into account both energy efficiency and fuel costs. The higher this rating, the lower your fuel bills are likely to be.

Your current rating is **band C (71)**. 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<sub>2</sub>) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band D (68)**. The average rating for EPCs in Scotland is **band D (59)**.

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

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

Recommended measures	Indicative cost	Typical savings over 3 years
1 Floor insulation (solid floor)	£4,000 - £6,000	£69.00
2 Draughtproofing	£80 - £120	£33.00
3 Double glazed windows	£3,300 - £6,500	£147.00

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](http://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	Solid, no insulation (assumed)	—	—
Windows	Single glazed	★☆☆☆☆	★☆☆☆☆
Main heating	Boiler and radiators, mains gas	★★★★☆	★★★★☆
Main heating controls	Programmer, room thermostat and TRVs	★★★★☆	★★★★☆
Secondary heating	Room heaters, coal	—	—
Hot water	From main system	★★★★☆	★★★★☆
Lighting	Low energy lighting in 83% 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 45 kg CO<sub>2</sub>/m<sup>2</sup>/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 2.6 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 0.5 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	£1,341 over 3 years	£1,089 over 3 years	
Hot water	£195 over 3 years	£195 over 3 years	
Lighting	£177 over 3 years	£180 over 3 years	
<b>Totals</b>	<b>£1,713</b>	<b>£1,464</b>	 You could save £249 over 3 years

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

## Recommendations for improvement

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

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement	
			Energy	Environment
1 Floor insulation (solid floor)	£4,000 - £6,000	£23	 C 72	 C 69
2 Draughtproofing	£80 - £120	£11	 C 72	 C 70
3 Replace single glazed windows with low-E double glazed windows	£3,300 - £6,500	£49	 C 75	 C 74

## 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](http://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 Floor insulation (solid floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulating solid floors can present challenges; insulation laid on top of existing solid floors may impact on existing doors and finishes whilst lifting of a solid floor to insert insulation below will require consideration of the potential effect on both structural stability and damp proofing. It is advised to seek advice from a Chartered Structural Engineer or a registered Architect about this if unsure. Further information about floor insulation is available from many sources including [www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation](http://www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation). Building regulations generally apply to this work and may also require a building warrant so it is best to check with your local authority building standards department.

### 2 Draughtproofing

Fitting draughtproofing, strips of insulation around windows and doors, will improve the comfort in the home. A contractor can be employed but draughtproofing can be installed by a competent DIY enthusiast.

### 3 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

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](http://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)	7,069	N/A	N/A	N/A
Water heating (kWh per year)	1,494			

## 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](http://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](http://www.scottishepcregister.org.uk) and entering the report reference number (RRN) printed at the top of this page.

Assessor's name:	Mr. Brian Tait
Assessor membership number:	EES/008397
Company name/trading name:	David Adamson & Partners
Address:	32 Rutland Square Edinburgh EH1 2BW
Phone number:	0131 229 7351
Email address:	<a href="mailto:edinburgh@davidadamsongroup.com">edinburgh@davidadamsongroup.com</a>
Related party disclosure:	Employed by the professional dealing with the property transaction

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](http://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](http://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 [greenerscotland.org](http://greenerscotland.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



# Mortgage Valuation for Home Report



**PROPERTY ADDRESS:** 6 West Maitland Street, Basement Flat, Edinburgh, EH12 5DH

**SELLERS NAME:** The Executors of the late Nicola Catley

**DATE OF INSPECTION:** 12/01/2021

**REFERENCE NO:** 23281/BJT/GMS

## 2) PROPERTY DETAILS

**Property Type:**  House  Bungalow  Purpose Built Flat / Maisonette  Converted Flat / Maisonette  Tenement Flat  
 Flat / Maisonette Over Non-Residential Use\*  Other\* \*See General Remarks

**Property Style:**  Detached  Semi-Detached  Mid Terraced  End Terraced  Back to Back  High Rise Block  
 Low Rise Block (5 storeys or less)  Block of 4  Other\* \*See General Remarks

**Approximate year built:** 1850

## FLATS/MAISONETTES

**Floor(s) on which located:**  G **No. of floors in block:**  4 **No. of units in block:**  4

**Lift provided:**  Yes  No

**Does the Surveyor believe that the Property was built for the Public Sector, i.e. Local Authority, military, police?**

Yes  No

**Is the Property of unconventional or non-standard construction?**  Yes  No

If Yes, details:

## 3) LOCATION

Town/City  Suburban  Rural  Other\* \*See General Remarks

## 4) ACCOMMODATION (specify no. of rooms)

Living rooms  1 Bedrooms  2 Kitchens  1 Bathrooms  1 Separate WCs  0 Utility  0

Conservatories  0 Other \*  - \*Specify in General Remarks

**Gross floor area** (excluding garages & outbuildings): Internal:  58 m<sup>2</sup> External:  m<sup>2</sup>

**Residential Element** (Greater than 40%):  Yes\*  No \*See details

**Garden:**  Yes  No  Private  Communal

**Does the Plot exceed 10 acres:**  Yes  No

**Evidence of any agricultural, commercial development or other non-residential use:**  Yes  No

If Yes, details:

**Garage:** Yes No Single Double Attached Detached Integral On site Remote Timber

**Allocated Parking Space:** Yes No On site Remote

**Permanent Outbuildings:** Yes No

If Yes, details:

## **5) CONSTRUCTION**

**Walls:** Brick/Block Stone Concrete Timber Frame  Large Panel System Other\*

If Other, details:

**Roof:** Slate Tile Asphalt Felt Metal Fibre Cement Tile Other\*

If Other, details:

## **6) SERVICES**

Mains water Mains drainage Electricity Mains Gas LPG Septic Tank

**Central Heating:** Yes No Full Other Partial Gas Electric Oil Solid Fuel Bio Fuel

**Solar Panels/Photovoltaic Cells:** Yes No

If Yes, Owned: Yes No      Leased: Yes No Not known

## **7) SUBSIDENCE, SETTLEMENT & LANDSLIP**

Has the Property ever been affected by structural movement caused by subsidence, settlement, landslip or heave Yes No

If Yes, is this movement considered to be longstanding in nature or risk of further structural movement is acceptable Yes No

If not acceptable, could the Property be reconsidered if a structural report is produced by an appropriately qualified engineer/surveyor Yes No

Is the Property located in mining district? Yes No

Is a mining/mineral report required for lending purposes? Yes No

## **8) CONDITION**

Overall condition: Good Average Fair Poor

Are any essential repairs required to the Property? Yes No

Should the repairs be affected before the advance is made? Yes No

Is a Mortgage retention recommended? Yes No

Is a re-inspection required? Yes No

If the answer is yes to any of the above questions, please provide further details:

Remedial treatment with regards to lower wall dampness as per the recommendations in the recently commissioned specialist contractor's report.

Repair of defective rainwater goods.

## **9) GENERAL REMARKS**

Commensurate with the age of the subject Property ongoing maintenance and items of reactive repair should be anticipated with respect to the general fabric of the building.

Internally the Property is in reasonably good habitable condition.

Usual Scottish legal enquiries should be made.

The Seller should confirm that all existing services and appliances are fully functional and regularly serviced.

Verification of common repair obligations is advised.

It is assumed that all necessary Local Authority documentation is in order with regards to the formation of the current internal layout.

The building's Listed status should be confirmed.

Fitted floor coverings and furnishings throughout. Services were not tested. No access was gained into the building's roof space areas or onto the flat roof. Comments with regards to the condition of the building fabric are based upon superficial observation from ground level. Windows were not opened.

Property market activity has been impacted due to the current response to Covid-19. This has resulted in an unprecedented set of circumstances on which to make a valuation judgement. The advice is therefore reported on the basis of "material valuation uncertainty" as per the RICS Red Book Global definition. Consequently, less certainty can be attached to the valuation than would otherwise be the case. It is recommended that the valuation of this property is kept under frequent review as more market evidence becomes available.

Individual Lender's criteria vary with regards to the existence of buildings with ground floor commercial premises.

## **10) VALUATIONS** (assuming vacant possession)

**Market Value in present condition:** £ 285,000

**Market Value upon completion of essential repairs and any proposed improvements:** £

**Insurance Reinstatement value\*:** £ 250,000

\*D1 Basis to include the cost of total rebuilding, site clearance, professional fees and auxiliary charges but excluding VAT

**Does the Property form suitable security for Lending Purposes?**  Yes  No

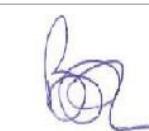
## **11) VALUERS DETAILS**

Declaration: I certify that the property described in the report has been inspected by me and that the valuation is a fair indication of the current value for mortgage purposes. I do not have a direct or indirect interest in the property. I understand that a copy of this valuation form will be disclosed to the borrower. I certify that I am a RICS Registered Valuer.

**Valuer name:**

Brian J H Tait

**Signed:**



**Qualifications:**

MRICS  FRICS  AssocRICS

**RICS No:**

0103242

**Company name:**

David Adamson & Partners  
32 Rutland Square  
Edinburgh  
EH1 2BW

**Tel:**

0131 229 7351

**Date of Report:**

15/01/2021

# DESCRIPTION OF THE MORTGAGE VALUATION REPORT

## 1.0 The Mortgage Valuation Report

The valuation for mortgage purposes is a limited report for building societies, banks and other lenders before a loan is made on a property.

- This is not a survey.
- The report is used to guide lenders on the value of a property for loan purposes only.

## 2.0 The Inspection

2.1 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 Valuer. So furniture, floor coverings and other contents are not moved or lifted; and no part is forced or laid open to make it accessible.

2.2 Subject to reasonable accessibility, the roof space is inspected only to the extent visible from the access hatch, without entering it. Communal roof spaces, under-floor areas and other parts not readily accessible are not inspected. The exterior and roof of the property will be inspected from ground level only.

2.3 The Valuer will identify whether or not there are gas, electricity, central heating, plumbing and drainage services. Testing of services is not undertaken. For all forms of gas, oil, LPG and solid fuel central and space heating systems (including heating systems which also provide hot water) we recommend you appoint a CORGI registered Heating Engineer to inspect, test and report on same within the Sellers Missives Indemnity Period.

## 3.0 The Report

3.1 Although the inspection will be carried out by a Valuer who will usually be a qualified Surveyor, it is not a detailed inspection of the property, and only major visible defects will be noted.

But remember! A mortgage valuation is based on a restricted inspection to meet the requirements of lending institutions. It is not a survey.

3.2 Where major defects are noted we may recommend further investigations or advice which you should action before committing to purchasing the property.

3.3 We may also recommend part of the mortgage be retained by the lenders until repair works are carried out and figures may be suggested subject to reports and quotations.

## 4.0 The Valuation and Reinstatement Cost

4.1 The Report contains our opinion on both of the Market Value of the Property and of the Reinstatement Cost, as defined below.

4.2 "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, we will make various standard assumptions. For example:

- vacant possession will be provided;
- tenure will be feuhold;
- that all required, valid planning permissions and statutory approvals for the buildings and for their use, including any extensions or alterations, have been obtained and complied with;
- the property is not subject to any unusual or especially onerous restrictions, encumbrances or outgoings and that good title can be shown;
- that no deleterious or hazardous materials or techniques have been used, that there is no contamination in or from the ground, and it is not landfilled ground;
- the property and its value are unaffected by any matters which would be revealed by a Local Search or by a Statutory Notice and that the property use is lawful;
- for new property the valuation assumes successful completion and that the builder is a registered member of the NHBC or Zurich Municipal Mutual.

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 lawsuits; 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.

4.3 RICS Day One 'Reinstatement Cost' is an estimate for insurance purposes of the total cost of rebuilding all buildings and site works as new-build at the date of assessment, retaining the properties existing form and materials; insofar as the design, specification and materials would require to change in order to comply with Building Standards and statutory requirements current at the date of assessment. This includes the cost of rebuilding the garage, boundary/retaining wall and permanent outbuildings, site clearance and professional fees, but excludes VAT (except on fees).

4.4 Our report is private and confidential to you in the context supplied and no responsibility is accepted to any third party (whether notified to us or not) for the whole nor any part of its content. However, in line with local Scottish practice we reserve the right to make the report available to other parties and, if requested, to their lending institutions.

A FULL COPY OF THE SPECIFICATION FOR  
RESIDENTIAL MORTGAGE VALUATION IS  
AVAILABLE FROM THIS OFFICE ON REQUEST.

# property questionnaire

<b>Property address</b> BASEMENT FLAT 16 WEST MATHIAS STREET EDINBURGH EH1 2SDS	
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<b>Seller(s)</b> AIRMAN BETH	SOLICITED
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<b>Completion date of property questionnaire</b> 25 <sup>th</sup> FEBRUARY 2021	
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# 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)

<b>1.</b>	<b>Length of ownership</b>	
	How long have you owned the property? <i>SINCE 2004</i>	
<b>2.</b>	<b>Council tax</b>	
	Which Council Tax band is your property in? (Please tick one) <input type="checkbox"/> A <input type="checkbox"/> B <input checked="" type="checkbox"/> C <input type="checkbox"/> D <input type="checkbox"/> E <input type="checkbox"/> F <input type="checkbox"/> G <input type="checkbox"/> H	
<b>3.</b>	<b>Parking</b>	
	What are the arrangements for parking at your property? (Please tick all that apply) <ul style="list-style-type: none"><li>• Garage <input type="checkbox"/></li><li>• Allocated parking space <input type="checkbox"/></li><li>• Driveway <input type="checkbox"/></li><li>• Shared parking <input type="checkbox"/></li><li>• On street <input type="checkbox"/></li><li>• Resident permit <input checked="" type="checkbox"/></li><li>• Metered parking <input type="checkbox"/></li><li>• Other (please specify):</li></ul>	
<b>4.</b>	<b>Conservation area</b>	
	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)?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't know

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<b>5.</b>	<b>Listed buildings</b>	
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
<b>6.</b>	<b>Alterations/additions/extensions</b>	
a.	<p>(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)?</p> <p><u>If you have answered yes</u>, please describe below the changes which you have made:</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	<p>(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?</p> <p>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.</p> <p>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:</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
b.	<p>Have you had replacement windows, doors, patio doors or double glazing installed in your property?</p> <p><u>If you have answered yes</u>, please answer the three questions below:</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	<p>(i) Were the replacements the same shape and type as the ones you replaced?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
	<p>(ii) Did this work involve any changes to the window or door openings?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
	<p>(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):</p> <p>Please give any guarantees which you received for this work to your solicitor or estate agent. – No guarantees.</p>	

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<b>7.</b>	<b>Central heating</b>	
<b>a.</b>	<p>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).  <u>If you have answered yes or partial</u> – what kind of central heating is there?            (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).</p> <p><u>If you have answered yes</u>, please answer the three questions below:</p> <p>(i) When was your central heating system or partial central heating system installed?</p> <p>(ii) Do you have a maintenance contract for the central heating system?            If you have answered yes, please give details of the company with which you have a maintenance contract:</p> <p>(iii) When was your maintenance agreement last renewed? (Please provide the month and year).</p>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial
<b>8.</b>	<b>Energy Performance Certificate</b>	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>9.</b>	<b>Issues that may have affected your property</b>	
<b>a.</b>	<p>Has there been any storm, flood, fire or other structural damage to your property while you have owned it?</p> <p><u>If you have answered yes</u>, is the damage the subject of any outstanding insurance claim?</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No  <input type="checkbox"/> Yes <input type="checkbox"/> No
<b>b.</b>	<p>Are you aware of the existence of asbestos in your property?</p> <p><u>If you have answered yes</u>, please give details:</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

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## 10. Services

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

Services	Connected	Supplier
Gas or liquid petroleum gas	✓	SCOTTISH POWER
Water mains or private water supply	✓	SCOTTISH WATER
Electricity	✓	SCOTTISH POWER
Mains drainage	✓	
Telephone	✓	VIRGIN MEDIA
Cable TV or satellite	✓	VIRGIN MEDIA
Broadband	✓	VIRGIN MEDIA

b.

Is there a septic tank system at your property?

Yes

No

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

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

Yes

No

Don't Know

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

Yes

No

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

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<b>11. Responsibilities for shared or common areas</b>		
a.	<p>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?</p> <p><u>If you have answered yes, please give details:</u></p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Don't Know
b.	<p>Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?</p> <p><u>If you have answered yes, please give details:</u></p>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not applicable
c.	<p>Has there been any major repair or replacement of any part of the roof during the time you have owned the property?</p>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
d.	<p>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?</p> <p><u>If you have answered yes, please give details:</u></p>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
e.	<p>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?</p> <p><u>If you have answered yes, please give details:</u></p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
f.	<p>As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.)</p> <p><u>If you have answered yes, please give details:</u></p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>12. Charges associated with your property</b>		
a.	<p>Is there a factor or property manager for your property?</p> <p><u>If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:</u></p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

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b.	<p>Is there a common buildings insurance policy?</p> <p>If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Don't Know  <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't Know
c.	<p>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.</p> <p>N/A</p>	
13.	<p><b>Specialist works</b></p>	
a.	<p>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?</p> <p><u>If you have answered yes</u>, 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.</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
b.	<p>As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?</p> <p><u>If you have answered yes</u>, please give details:</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
c.	<p><u>If you have answered yes</u> to 13(a) or (b), do you have any guarantees relating to this work?</p> <p><u>If you have answered yes</u>, 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 <u>please write below who has these documents</u> 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.</p> <p>Guarantees are held by: No guarantees.</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No

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<b>14. Guarantees</b>						
<b>a.</b>	Are there any guarantees or warranties for any of the following:					
		No	Yes	Don't know	With title deeds	Lost
(i)	Electrical work	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(ii)	Roofing	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii)	Central heating	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iv)	National House Building Council (NHBC)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(v)	Damp course	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>b.</b>	<u>If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):</u>					
<b>c.</b>	Are there any outstanding claims under any of the guarantees listed above?  <u>If you have answered yes, please give details:</u>				<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>15. Boundaries</b>						
	So far as you are aware, has any boundary of your property been moved in the last 10 years?  <u>If you have answered yes, please give details:</u>				<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
					<input type="checkbox"/> Don't know	

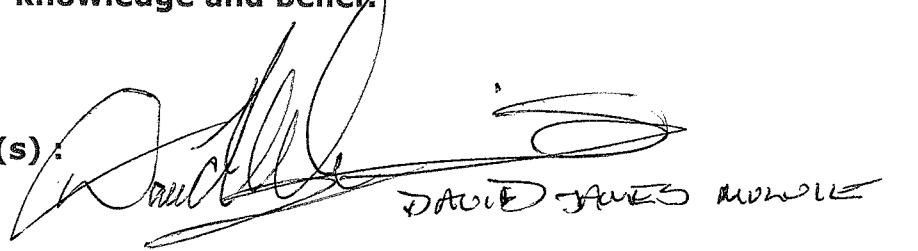
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<b>16. Notices that affect your property</b>		
In the past three years have you ever received a notice:		
a.	advising that the owner of a neighbouring property has made a planning application?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
b.	that affects your property in some other way?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
c.	that requires you to do any maintenance, repairs or improvements to your property?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>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.</b>		

## 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):**



A handwritten signature in black ink, appearing to read 'David James Morris'.

**Date:**

25<sup>th</sup> FEBRUARY 2021