"THE NATIONAL PROPERTY SERVICE"



Shepherd Chartered Surveyors



61 MENTEITH DRIVE DUNFERMLINE KY11 8RS



Energy performance certificate





Energy Performance Certificate (EPC)

Scotland

Dwellings

61 MENTEITH DRIVE, DUNFERMLINE, KY11 8RS

| Dwelling type: | Semi-detached house |
|---------------------------|---------------------|
| Date of assessment: | 15 February 2016 |
| Date of certificate: | 17 February 2016 |
| Total floor area: | 52 m ² |
| Primary Energy Indicator: | 275 kWh/m²/year |

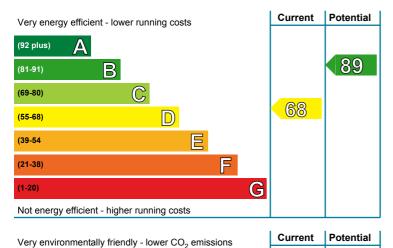
Reference number: Type of assessment: Approved Organisation: Main heating and fuel: 0190-2515-2020-9896-1085 RdSAP, existing dwelling Elmhurst Boiler and radiators, mains gas

You can use this document to:

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

| Estimated energy costs for your home for 3 years* | £1,896 | See your recommendations |
|---|--------|--------------------------------|
| Over 3 years you could save* | £426 | report for more information |

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



Energy Efficiency Rating

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

Your current rating is **band D (68)**. The average rating for EPCs in Scotland is **band D (61)**.

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

Environmental Impact (CO₂) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO_2) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band D (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

89

68

| Recommended measures | Indicative cost | Typical savings over 3 years | Available with Green Deal |
|--------------------------------------|-----------------|---------------------------------|------------------------------|
| 1 Increase loft insulation to 270 mm | £100 - £350 | £63.00 | \bigcirc |
| 2 Floor insulation (suspended floor) | £800 - £1,200 | £111.00 | |
| 3 Low energy lighting | £45 | £93.00 | |

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.



(92 plus)

(81-91)

(69-80)

(55-68)

(39-54

(21-38)

(1-20)

B

Not environmentally friendly - higher CO₂ emissions

D

F

G

The Green Deal may allow you to make your home warmer and cheaper to run at no up-front capital cost. See your recommendations report for more details. 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

61 MENTEITH DRIVE, DUNFERMLINE, KY11 8RS 17 February 2016 RRN: 0190-2515-2020-9896-1085

Summary of the energy performance related features of this home

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

| Element | Description | Energy Efficiency | Environmental |
|-----------------------|------------------------------------|-------------------|---------------|
| Walls | Cavity wall, filled cavity | ★★★★☆ | ★★★★☆ |
| Roof | Pitched, 75 mm loft insulation | ★★★☆☆ | ★★★☆☆ |
| Floor | Suspended, no insulation (assumed) | — | |
| Windows | Fully double glazed | ★★★ ☆☆ | ★★★☆☆ |
| Main heating | Boiler and radiators, mains gas | ★★★★☆ | ★★★★☆ |
| Main heating controls | Programmer, TRVs and bypass | ★★★☆☆ | ★★★☆☆ |
| Secondary heating | None | — | |
| Hot water | From main system | ★★★★☆ | ★★★★☆ |
| Lighting | No low energy lighting | **** | **** |

The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO₂ emissions, running costs and the savings possible from making improvements.

The impact of your home on the environment

One of the biggest contributors to global warming is carbon dioxide. The energy we use for heating, lighting and power in our homes produces over a quarter of the UK's carbon dioxide emissions. Different fuels produce different amounts of carbon dioxide for every kilowatt hour (kWh) of energy used. The Environmental Impact Rating of your home is calculated by applying these 'carbon factors' for the fuels you use to your overall energy use.

The calculated emissions for your home are 48 kg $CO_2/m^2/yr$.

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 2.5 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 1.5 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

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| Estimated energy of | osts for this home | | |
|---------------------|----------------------|------------------------|-------------------------|
| | Current energy costs | Potential energy costs | Potential future saving |
| Heating | £1,395 over 3 years | £1,170 over 3 years | |
| Hot water | £279 over 3 years | £189 over 3 years | You could |
| Lighting | £222 over 3 years | £111 over 3 years | save £426 |
| Totals | s £1,896 | £1,470 | 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.

| Po | commended measures | Indicative cost | Typical saving | Rating after | improvement | Green |
|----|---|-----------------|----------------|--------------|-------------|------------|
| Re | commended measures | indicative cost | per year | Energy | Environment | Deal |
| 1 | Increase loft insulation to 270 mm | £100 - £350 | £21 | C 69 | C 69 | |
| 2 | Floor insulation (suspended floor) | £800 - £1,200 | £37 | C 71 | C 72 | |
| 3 | Low energy lighting for all fixed outlets | £45 | £31 | C 73 | C 73 | |
| 4 | Upgrade heating controls | £350 - £450 | £21 | C 74 | C 74 | |
| 5 | Solar water heating | £4,000 - £6,000 | £31 | C 75 | C 77 | |
| 6 | Solar photovoltaic panels, 2.5 kWp | £5,000 - £8,000 | £255 | B 89 | B 89 | \bigcirc |

Measures which have a green deal tick of are likely to be eligible for Green Deal finance plans based on indicative costs. Subsidy also may be available for some measures, such as solid wall insulation. Additional support may also be available for certain households in receipt of means tested benefits. Measures which have an orange tick of may need additional finance. To find out how you could use Green Deal finance to improve your property, visit www.greenerscotland.org or contact the Home Energy Scotland hotline on 0808 808 2282.

Choosing the right improvement package

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

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

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

1 Loft insulation

Loft insulation laid in the loft space or between roof rafters to a depth of at least 270 mm will significantly reduce heat loss through the roof; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulation should not be placed below any cold water storage tank, any such tank should also be insulated on its sides and top, and there should be boarding on battens over the insulation to provide safe access between the loft hatch and the cold water tank. The insulation can be installed by professional contractors but also by a capable DIY enthusiast. Loose granules may be used instead of insulation quilt; this form of loft insulation can be blown into place and can be useful where access is difficult. The loft space must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about loft insulation and details of local contractors can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

2 Floor insulation (suspended floor)

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

3 Low energy lighting

Replacement of traditional light bulbs with energy saving recommended ones will reduce lighting costs over the lifetime of the bulb, and they last up to 12 times longer than ordinary light bulbs. Also consider selecting low energy light fittings when redecorating; contact the Lighting Association for your nearest stockist of Domestic Energy Efficient Lighting Scheme fittings.

4 Heating controls (room thermostat)

The heating system should have a room thermostat to enable the boiler to switch off when no heat is required. A competent heating engineer should be asked to do this work. Insist that the thermostat switches off the boiler as well as the pump and that the thermostatic radiator valve is removed from any radiator in the same room as the thermostat. 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 heating engineer.

5 Solar water heating

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

6 Solar photovoltaic (PV) panels

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

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Low and zero carbon energy sources

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

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

Your home's heat demand

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

| Heat demand | Existing dwelling | Impact of loft insulation | Impact of cavity wall insulation | Impact of solid wall insulation |
|------------------------------|-------------------|------------------------------|-------------------------------------|------------------------------------|
| Space heating (kWh per year) | 6,684 | (414) | N/A | N/A |
| Water heating (kWh per year) | 1,854 | | | |

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.

| Mr. Peter Rasberry EES/015801 J & E Shepherd |
|--|
| 13 Albert Square |
| Dundee |
| DD1 1XA |
| 01382 200454 |
| p.rasberry@shepherd.co.uk |
| 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

This Certificate and Recommendations Report will be available to view online by any party with access to the report reference number (RRN) and to organisations delivering energy efficiency and carbon reduction initiatives on behalf of the Scottish and UK Governments. If you are the current owner or occupier of this building and do not wish this data to be used by these organisations to contact you in relation to such initiatives, please opt out by visiting www.scottishepcregister.org.uk and your data will be restricted accordingly. Further information on this and on Energy Performance Certificates in general can be found at www.scotland.gov.uk/epc.

Opportunity to benefit from a Green Deal on this property

Under a Green Deal, the cost of the improvements is repaid over time via a credit agreement. Repayments are made through a charge added to the electricity bill for the property.

To see which improvements are recommended for this property, please turn to page 3. You can choose which improvements you want to install and ask for a quote from an authorised Green Deal provider. They will organise installation by an authorised Green Deal installer. If you move home, the responsibility for paying the Green Deal charge under the credit agreement passes to the new electricity bill payer.

For householders in receipt of income-related benefits, additional help may be available.

To find out more, visit www.greenerscotland.org or call 0808 808 2282.



Scottish Single Survey



survey report on:

| Property address | 61 Menteith Drive Dunfermline KY11 8RS |
|------------------|--|
|------------------|--|

| Customer Alan & Lisa Don |
|--------------------------|
|--------------------------|

| Customer address | 61 Menteith Drive Dunfermline KY11 8RS |
|------------------|--|
|------------------|--|

| Prepared by J & E Shepherd |
|--------------------------------|
|--------------------------------|

| Date of inspection | 15th February 2016 |
|--------------------|--------------------|
|--------------------|--------------------|



PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

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

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

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

1.2 THE REPORT

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

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

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

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

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

The Report and any expressions or assessments in it are not intended as advice to the Seller or Purchaser or any other person in relation to an asking price or any other sales or marketing decisions. The Report is based solely on the Property and is not to be relied upon in any manner whatsoever when considering the valuation or condition of any other property.

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional advisor or Lender, they will prepare a Transcript Mortgage Valuation Report for Lending Purposes on terms and conditions to be agreed between the Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report² will be from information contained in the Report and the generic Mortgage Valuation Report.

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

1.6 INTELLECTUAL PROPERTY

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

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

1.9 PRECEDENCE

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

1.10 DEFINITIONS

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

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

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

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

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

- 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. <u>Category 2:</u> Repairs or replacement requiring future attention, but estimates are still advised.
- 3. <u>Category 1:</u> No immediate action or repair is needed.

WARNING:

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

1. Information and scope of inspection

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

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

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

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

| Description | The subjects comprise a semi detached two storey villa. |
|---------------|---|
| Accommodation | Ground Floor: Entrance Porch, Living Room and Kitchen with Dining Area. |
| | First Floor: Two Bedrooms and Bathroom with WC. |

| Gross internal floor area (m²) | 55 sq mts or thereby |
|--------------------------------|---|
| Neighbourhood and location | The subjects are situated within an established residential area of mixed style properties within the town of Dunfermline where local facilities and amenities can be obtained. |

| Age | 40 years. |
|---------|---|
| | |
| Weather | Sunny and dry although there has been significant rainfall within recent days. The content of this report should be read in accordance with the weather conditions at the time of our |

| Chimney stacks | None. |
|----------------|-------|

inspection.

| Roofing including roof space | Sloping roofs were visually inspected with the aid of binoculars where appropriate. |
|------------------------------|--|
| | 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. |
| | The roof is of a traditional pitched design overlaid in interlocking concrete tiles with tiled ridge sections. Verge areas have been pointed. |

| There is a further mono pitched roof over the entrance with this again finished in tiles. The junction between this and the main walls has been dressed with lead flashings. |
|--|
| Access to the main roof void is via a hatch to the landing ceiling. The roof is of a traditional timber frame construction overlaid with sarking board. Insulation has been laid between the ceiling joists where seen. The loft space was full of stored items restricting our access to a small area surrounding the hatch only. |
| The gas fired boiler is located within the loft space. |

| Rainwater fittings | Visually inspected with the aid of binoculars where appropriate. |
|--------------------|--|
| | Rainwater goods are of a PVC design to eaves and downpipes. |

| Main walls | Visually inspected with the aid of binoculars where appropriate. |
|------------|--|
| | Foundations and concealed parts were not exposed or inspected. |
| | Main walls are of a cavity block construction finished with roughcast and brick externally. Cavity wall insulation has been installed. |
| | |

| 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. |
| | Entry to the property is via PVC panel and double glazed doors to the front and rear. The windows are of a PVC framed double glazed nature. The roof line areas have been finished in timber boarding. |

| External decorations | Visually inspected. |
|----------------------|-------------------------------------|
| | External timbers have been painted. |

| | Conservatories / porches | Not applicable. |
|--|--------------------------|-----------------|
|--|--------------------------|-----------------|

| Communal areas | Not applicable. |
|------------------------------------|---|
| Garages and permanent outbuildings | Visually inspected. |
| | There is a single car garage of concrete panel construction under an asbestos cement sheeted roof. Access is via a metal up and over door to the front(not tested). Flooring is of a concrete screed nature. Stored items restricted our access. |

| Outside areas and boundaries | Visually inspected. |
|------------------------------|--|
| | The subjects benefit from garden plots to the front and rear. These have been finished in a mixture of grass, paving and timber decking. The rear plot has been bounded by timber fencing. Off street parking is available via a concrete slab and stone chipped driveway to the side. |

| Ceilings | Visually inspected from floor level. |
|----------|---|
| | Ceilings have been lined in plasterboard. |

| Internal walls | Visually inspected from floor level. |
|----------------|--|
| | Using a moisture meter, walls were randomly tested for dampness where considered appropriate. |
| | Internal walls have been strapped and lined in plasterboard. Tiling has been fitted to sanitary areas. |

| Floors including sub floors | Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted. |
|-----------------------------|---|
| | Flooring is of a suspended timber design overlaid with boarding. Floor coverings have been fitted throughout. No sub-floor inspection was obtained. |

| Internal joinery and kitchen fittings | Built-in cupboards were looked into but no stored items were moved. |
|---------------------------------------|--|
| | Kitchen units were visually inspected excluding appliances. |
| | Internal doors are of a panel nature. The kitchen houses wall and floor units. Access to the first floor accommodation is via an enclosed timber staircase with timber handrail. |

| Chimney breasts and fireplaces | Not applicable. |
|--------------------------------|--|
| Internal decorations | Visually inspected. |
| | Walls and ceiling areas have been finished in a mixture of paper |

and paint.

| Cellars | Not applicable. |
|-------------|--|
| | |
| Electricity | Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on. Electricity is from the mains supply with the meter and selfwire |
| | fuseboard located to the entrance vestibule. |

| Gas | Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on. Gas is from the mains supply with the meter located to the entrance vestibule. |
|-----|---|
|-----|---|

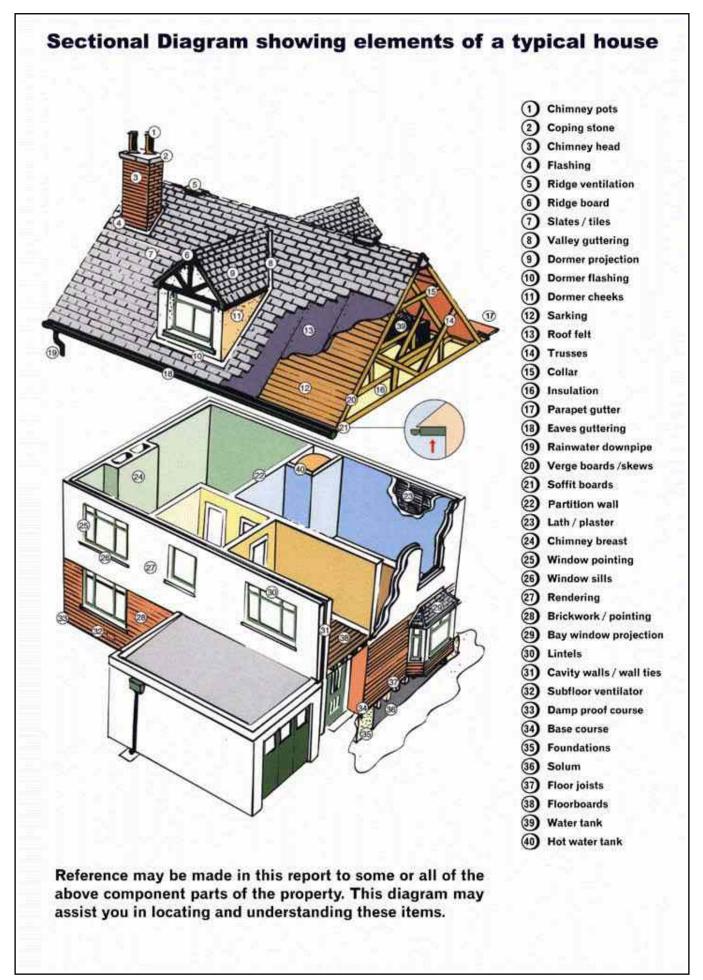
| Water, plumbing, bathroom fittings | Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation. |
|------------------------------------|--|
| | No tests whatsoever were carried out to the system or appliances. |
| | Water is from the mains supply. The subjects benefit from a modern three piece bathroom suite with a mixture shower over 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. |
| | Heating and hot water is provided via a wall mounted gas fired boiler located to the loft space. Radiators have been fitted off this. |

| Drainage | Drainage covers etc. were not lifted. |
|----------|---|
| | Neither drains nor drainage systems were tested. |
| | Drainage is assumed to be connected to the main public sewer. |

| Fire, smoke and burglar alarms | Visually inspected. |
|--------------------------------|---|
| | No tests whatsoever were carried out to the system or appliances. |
| | Smoke detectors have been installed although not tested. |

| Any additional limits to inspection | Our inspection was restricted due to the presence of fitted floor coverings, furnishings and stored items. No sub-floor inspection was obtained. Our inspection of the loft space was restricted to a small area surrounding the hatch only due the stored items. Stored items within the garage restricted a full inspection. |
|-------------------------------------|--|
| | No access was obtained to the area behind the bath panel. |
| | The circuits and services, including the central heating system, were not tested or checked. |



2. Condition

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

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

| Structural movement | |
|---------------------|-------------|
| Repair category | 1 |
| Notes | None noted. |

| Dampness, rot and infestation | |
|-------------------------------|-------------|
| Repair category | 1 |
| Notes | None noted. |

| Chimney stacks | |
|-----------------|-----------------|
| Repair category | - |
| Notes | Not applicable. |

| Roofing including roof space | |
|------------------------------|--|
| Repair category | 2 |
| Notes | Open pointing noted to verge and ridge areas. Some moss growth noted to the front pitch. Stored items within the loft space restricted a full inspection. Some sections of sarking board were noted to be sagging. Staining also noted to some areas of the roofing timbers where seen. |

| Rainwater fittings | |
|--------------------|--|
| Repair category | 1 |
| Notes | At the time of our inspection the weather was dry and we were unable to comment on the water tightness of these units. |

| Main walls | |
|-----------------|--|
| Repair category | 1 |
| Notes | There is a small hole/opening to the side of the kitchen gable window. Works to seal this are anticipated. Patched areas of roughcast and pointing to sections. |
| | Air vents have been fitted to lower walls areas. The external ground level is high in comparison to these. |

| Windows, external doors and joinery | |
|-------------------------------------|--|
| Repair category | 2 |
| Notes | Misted sections indicating damaged Vacuum seals. |

| External decorations | |
|----------------------|---------------------------------|
| Repair category | 1 |
| Notes | Some weathering noted to areas. |

| Conservatories/porches | |
|------------------------|-----------------|
| Repair category | - |
| Notes | Not applicable. |

| Communal areas | |
|-----------------|-----------------|
| Repair category | - |
| Notes | Not applicable. |

| Garages and permanent outbuildings | |
|------------------------------------|---|
| Repair category | 2 |
| Notes | Asbestos cement sheeted roof. The current informed view is that if left alone this should not cause problems to health although if works are to be undertaken in the future specialist advice is required. Stored items restricted a full inspection. Open joints to the concrete panels. |

| Outside areas and boundaries | |
|------------------------------|-----------------------------------|
| Repair category | 1 |
| Notes | Some loose slabs to the driveway. |
| Notes | Some loose slabs to the driveway. |

| Ceilings | |
|-----------------|---------------------------------------|
| Repair category | 1 |
| Notes | No immediate action or repair needed. |

| Internal walls | |
|-----------------|---------------------------------------|
| Repair category | 1 |
| Notes | No immediate action or repair needed. |

| Floors including sub-floors | |
|-----------------------------|---------------------------------------|
| Repair category | 1 |
| Notes | No immediate action or repair needed. |

| Internal joinery and kitchen fittings | |
|---------------------------------------|---------------------------------------|
| Repair category | 1 |
| Notes | No immediate action or repair needed. |

| Chimney breasts and fireplaces | |
|--------------------------------|-----------------|
| Repair category | - |
| Notes | Not applicable. |

| Internal decorations | |
|----------------------|---------------------------------------|
| Repair category | 1 |
| Notes | No immediate action or repair needed. |

| Cellars | |
|-----------------|-----------------|
| Repair category | - |
| Notes | Not applicable. |

| Electricity | |
|-----------------|--|
| Repair category | 2 |
| Notes | Original system. |
| | Not tested. |
| | The Institute of Engineering and Technology recommends that inspection and testings are undertaken at least every 10 years and on a change of occupancy. It should be appreciated that only the most recently constructed or rewired properties will have installations which fully comply with present IET Regulations. |

| Gas | |
|-----------------|---|
| Repair category | 1 |
| | Not tested. In the interests of safety and in light of recent regulations it would be prudent to have all gas appliances checked by a Gas Safe inspector/tradesman. |

| Fe Water, plumbing and bathroom fittings | | | |
|--|--|--|--|
| Repair category | 1 | | |
| Notes | Not tested. | | |
| | Seals around baths/shower areas are frequently troublesome and require regular maintenance. Failure to seals can result in dampness/decay to adjoining/underlying areas. | | |

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

| Drainage | |
|-----------------|--|
| Repair category | 1 |
| Notes | Not tested. Drains could not be inspected and covers have not been lifted. There is no obvious surface evidence of chokage or leakage. |

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

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

Category 3

Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.

Category 2

Repairs or replacement requiring future attention, but estimates are still advised.

Category 1

No immediate action or repair is needed.

Remember

The cost of repairs may influence the amount someone is prepared to pay for the property. We recommend that relevant estimates and reports are obtained in your own name.

Warning

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

3. Accessibility information

Guidance notes on accessibility information

Three steps or fewer to a main entrance door of the property:

In flatted developments the 'main entrance' would be the flat's own entrance door, not the external door to the communal stair. The 'three steps or fewer' are counted from external ground level to the flat's entrance door. Where a lift is present, the count is based on the number of steps climbed when using the lift.

Unrestricted parking within 25 metres:

For this purpose, 'Unrestricted parking' includes parking available by means of a parking permit. Restricted parking includes parking that is subject to parking restrictions, as indicated by the presence of solid yellow, red or white lines at the edge of the road or by a parking control sign, parking meters or other coin-operated machines.

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

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer

We are unaware of any statutory, town planning or road proposals which may adversely affect the subjects.

The roads and footpaths adjoining the subjects are made up and assumed adopted by the Local Authority.

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 specialists 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.

Estimated reinstatement cost for insurance purposes

£105,000 (One Hundred and Five Thousand Pounds)

Valuation and market comments

£120,000 (One Hundred and Twenty Thousand Pounds)

| Signed | Security Print Code [423310 = 6186] Electronically signed | | | | |
|----------------|---|--|--|--|--|
| Report author | Peter Rasberry | | | | |
| Company name | J & E Shepherd | | | | |
| Address | 14 Viewfield Terrace, Dunfermline, Fife, KY12 7HZ | | | | |
| Date of report | 17th February 2016 | | | | |

Mortgage Valuation Report



| Property Address | | | | | |
|--|--|--|--|--|--|
| Address Seller's Name Date of Inspection | 61 Menteith Drive, Dunfermline, KY11 8RS Alan & Lisa Don 15th February 2016 | | | | |
| Property Details | | | | | |
| Property Type | X House Bungalow Purpose built maisonette Converted maisonette Purpose built flat Converted flat Tenement flat Flat over non-residential use Other (specify in General Remarks) | | | | |
| Property Style | Detached X Semi detached Mid terrace End terrace Back to back High rise block Low rise block Other (specify in General Remarks) | | | | |
| Does the surveyor be e.g. local authority, m | lieve that the property was built for the public sector, Yes X No ilitary, police? | | | | |
| Flats/Maisonettes only Approximate Year of | No. of units in block | | | | |
| Tenure | | | | | |
| X Absolute Ownership | Leasehold Ground rent £ Unexpired years | | | | |
| Accommodation | | | | | |
| Number of Rooms | 1 Living room(s) 2 Bedroom(s) 1 Kitchen(s) 1 Bathroom(s) 0 WC(s) 0 Other (Specify in General remarks) cluding garages and outbuildings) 55 m² (Internal) m² (External) | | | | |
| | Cluding garages and outbuildings) 55 m² (Internal) m² (External) | | | | |
| Garage / Parking / | Outbuildings | | | | |
| X Single garage Available on site? Permanent outbuilding | Double garage Parking space No garage / garage space / parking space X Yes No gs: Ves | | | | |
| None. | | | | | |

Mortgage Valuation Report

| Construction | | | | | | | | |
|--|----------------|----------------------|------------------------|------------------------|------------------|------------------------------------|----------------|--|
| Walls | X Brick | Stone | Concrete | Timber frame | Other | Other (specify in General Remarks) | | |
| Roof | X Tile | Slate | Asphalt | Felt | Other | (specify in Gen | eral Remarks) | |
| Special Risks | | | | | | | | |
| Has the property | suffered strue | ctural movem | ent? | | | Yes | X No | |
| If Yes, is this rece | ent or progres | sive? | | | | Yes | No | |
| Is there evidence, immediate vicinity | • | eason to antic | ipate subsidence | e, heave, landslip o | or flood in the | Yes | X No | |
| If Yes to any of th | e above, pro | vide details in | General Remar | KS. | | | | |
| Service Connec | ctions | | | | | | | |
| Based on visual in of the supply in G | | | ices appear to be | e non-mains, pleas | se comment o | on the type a | nd location | |
| Drainage | X Mains | Private | None | Water | X Mains | Private | None | |
| Electricity | X Mains | Private | None | Gas | X Mains | Private | None | |
| Central Heating | X Yes | Partial | None | | | | | |
| Brief description of | of Central He | ating: | | | | | | |
| Gas fired boiler | connected to | radiators. | | | | | | |
| Site | | | | | | | | |
| | sues to be ve | rified by the c | onvevancer Ple | ase provide a brie | of description i | in General R | emarks | |
| Rights of way | | ives / access | | amenities on separate | | ed service conn | | |
| Ill-defined boundar | | _ | Itural land included w | | | | neral Remarks) | |
| Location | | | | | | | | |
| X Residential suburb |) R | esidential within to | own / city 🗌 Mix | ed residential / comme | ercial 🗌 Main | ly commercial | | |
| Commuter village | R | emote village | Sol | ated rural property | Othe | r (specify in Gei | neral Remarks) | |
| Planning Issue | S | | | | | | | |
| Has the property | been extende | ed / converted | I / altered? | Yes X No | | | | |
| If Yes provide det | ails in Gener | al Remarks. | | | | | | |
| Roads | | | | | | | | |
| Made up road | Unmade ro | ad Partly | completed new road | d Pedestrian a | access only | X Adopted | Unadopted | |

General Remarks

At the time of our inspection the property was found to be in a condition commensurate with age having been adequately maintained. Whilst there are some items requiring attention they should be capable of remedy through routine maintenance work. Although not an exhaustive list the following observations were noted:-

1) Sections of the electrical system appears to be of the original lines and works of upgrading are anticipated.

Essential Repairs

| None evident. | | | |
|---------------------------------------|------------------------|-----|----------|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| Estimated cost of essential repairs £ | Retention recommended? | XNo | Amount £ |

Mortgage Valuation Report

Comment on Mortgageability

| The property forms suitable security for mortgage purposes subject to the specific lending criteria or mortgage provider. | f any |
|---|-----------|
| Valuations | |
| | |
| Market value in present condition | £ 120,000 |
| Market value on completion of essential repairs | £ |
| Insurance reinstatement value (to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT) | £ 105,000 |
| Is a reinspection necessary? | Yes X No |
| Buy To Let Cases | |
| What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis? | £ |
| Is the property in an area where there is a steady demand for rented accommodation of this type? | Yes No |
| Declaration | |

| Signed | Security Print Code [423310 = 6186] Electronically signed by:- |
|-----------------------------|--|
| Surveyor's name | Peter Rasberry |
| Professional qualifications | MRICS |
| Company name | J & E Shepherd |
| Address | 14 Viewfield Terrace, Dunfermline, Fife, KY12 7HZ |
| Telephone | 01383 722337 |
| Fax | 01383 733350 |
| Report date | 17th February 2016 |





| Seller(s) | Alan Don |
|-----------|----------|
|-----------|----------|

| Completion date of property questionnaire | 15/02/2016 |
|---|------------|
|---|------------|

Note for sellers

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

Information to be given to prospective buyer(s)

| 1. | Length of ownership |
|----|---|
| | How long have you owned the property? 11 years |
| 2. | Council tax |
| | Which Council Tax band is your property in? (Please circle) A B C D E F G H |
| 3. | Parking |
| | What are the arrangements for parking at your property? |
| | (Please tick all that apply) |
| | • Garage 🗸 |
| | Allocated parking space |
| | • Driveway 🗸 |
| | Shared parking |
| | On street |
| | Resident permit |
| | Metered parking |
| | Other (please specify): |
| 4. | Conservation area |
| | Is your property in a designated Conservation Area (i.e. an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)? |

| 5. | Listed buildings | |
|----|---|--------------------------------|
| | Is your property a Listed Building, or contained within one (i.e. a building recognised and approved as being of special architectural or historical interest)? | ¥es / No |
| 6. | Alterations/additions/extensions | |
| a. | (i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)? <u>If you have answered yes</u>, please describe below the changes which you have made: | ¥es / No |
| | (ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work? <u>If you have answered yes</u>, 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: | Yes / No |
| b. | Have you had replacement windows, doors, patio doors or double glazing installed in your property? If you have answered yes, please answer the three questions below: | Yes / No |
| | (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 (we dates when the work was completed): | vith approximate |
| | replacement glazing made to both bedroom windows and kitchen window and back replaced not the unit) | doo. (Glass was |
| | Please give any guarantees which you received for this work to your solicitor or e | estate agent. |
| | | |

| 7. | Central heating | |
|----|---|----------------------------------|
| a. | Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property - the main living room, the bedroom(s), the hall and the bathroom). | Yes / No / Partial |
| | If you have answered yes / partial - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air). | |
| | Combi boiler under boiler replacement scheme | |
| | If you have answered yes, please answer the three questions below: | |
| b. | When was your central heating system or partial central heating system installed? | 2012 |
| C. | Do you have a maintenance contract for the central heating system? | Yes / No |
| | If you have answered yes, please give details of the company with which you have a maintenance contract: | |
| d. | 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? | Yes / No |
| 9. | Issues that may have affected your property | |
| a. | Has there been any storm, flood, fire or other structural damage to your property while you have owned it? | Yes / No |
| | If you have answered yes, is the damage the subject of any outstanding insurance claim? | Yes / No |
| b. | Are you aware of the existence of asbestos in your property? | Yes / No |
| | If you have answered yes, please give details: | |
| | Garage roof | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

| Plea sup | se tick which services are plier: | connected to your property and give details of the | | of the |
|---------------|---|--|-----------------------------|----------------------------------|
| | Services | Connected | Supplier | |
| | Gas / liquid petroleum gas | ~ | Sainsbury's Energy | |
| | Water mains / private water supply | ~ | Scottish Water? | |
| | Electricity | ~ | Sainsbury's Energy | |
| | Mains drainage | ~ | Council | |
| | Telephone | ~ | Sky | |
| | Cable TV / satellite | ~ | Sky | |
| | Broadband | ~ | Sky | |
| | | | | |
| | ere a septic tank system at yo <u>u have answered yes</u> , please | | questions below: | Yes / No |
| (i) D | o you have appropriate conse | ents for the disch | arge from your septic tank? | ¥es / Ne Den't kno |
| (ii) C | o you have a maintenance co | ontract for your s | eptic tank? | Yes / No |
| lf yo have | ou have answered yes, please a maintenance contract: | e give details of | the company with which you | |
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| 11. | Responsibilities for Shared or Common Areas | |
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| 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? | ¥es / No / Den't Knew |
| | If you have answered yes, please give details: | |
| b. | Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas? | Yes / No / Not applicable |
| | If you have answered yes, please give details: | |
| с. | Has there been any major repair or replacement of any part of the roof during the time you have owned the property? | 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? | ¥es / No |
| | If you have answered yes, please give details: | |
| 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? | ¥es / No |
| | If you have answered yes, please give details: | |
| f. | As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.) | ¥es / No |
| | If you have answered yes, please give details: | |
| 12. | Charges associated with your property | |
| a. | Is there a factor or property manager for your property? | Yes / No |
| | If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges: | |
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| b. | Is there a common buildings insurance policy? | Yes / No / Den't Knew |
|-----|--|-------------------------------------|
| | If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges? | Yes / No / Don't Know |
| C. | Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund. | |
| 13. | Specialist works | |
| a. | As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property? | ¥es / No |
| | If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property: | |
| b. | As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property? | Yes / No |
| | If you have answered yes, please give details: | |
| 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 <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. | |
| | Guarantees are held by: | |
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| (i) Electrical work No Yes Insum title deads Lost Ai (ii) Roofing No Yes Den't know deads With title deads Lost Ai (iii) Central heating No Yes Den't know deads With title deads Lost Ai (iii) Central heating No Yes Don't know deads Lost Ai (iv) NHBC No Yes Don't know deads Lost Ai (iv) NHBC No Yes Don't know deads Lost Ai (v) Damp course No Yes Don't know deads Lost Ai (vi) Damp course No Yes Don't know deads Lost Ai (vi) Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy) Ne Yes Don't know deads Lost Ai b. If you have answered 'yes' or 'with title deads', please give details of the work or installations to which the guarantee(s) relate(s): Yes / Ai c. Are there any outstanding claims under any of the guarantees listed above? Yes / Ai 15. Boundaries So far as you are aware, has any bo | 14. | Guarantees | | | | | | | | |
|--|-------|---|--|-----|--|-------|------|--------------------------------|--|--|
| (i) Electrical work No Yes Denty title known Lest Are decede Are decede Lest Are decede Are decede Lest Are decede Are decede Conty title decede Lest Are decede Are decede Are decede Conty title decede Lest Are decede Are decede Are decede Lest Are decede Are decede Lest Are decede Are decede Lest Are decede Are decede Are decede Lest Are decede Are dececde Are decede | a. | Are there any guarantees or warranties for any of the following: | | | | | | | | |
| (ii) Roofing No Yee Lott Lott Lott Lott (iii) Central heating No Yee Don't With title doode Loet C (iv) NHBC No Yee Don't With title doode Loet C (iv) NHBC No Yee Don't With title doode Loet C (iv) Damp course No Yee Don't With title doode Loet C (vi) Damp course No Yee Don't With title doode Loet C (vi) Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy) Ne Yee Don't With title doode Loet C b. If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s): Jee Yee / M 15. Boundaries So far as you are aware, has any boundary of your property been moved in the last 10 years? Yee / N | (i) | Electrical work | No | ¥es | | title | Lost | Cannot Answor* | | |
| (iii)Central heatingNoYesDon't knowtitle deedsLestAr(iv)NHBCNoYesDon't knowWith deedsLestC Ar(v)Damp courseNoYesDon't knowWith deedsLestC Ar(vi)Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)NoYesDon't knowWith title deedsLestC Arb.If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):VesNoYesYes / Nc.Are there any outstanding claims under any of the guarantees listed above? If you have answered yes, please give details:Yes / NYes / N15.BoundariesSo far as you are aware, has any boundary of your property been moved in the last 10 years?Yes / N | (ii) | Roofing | No | ¥es | | title | Lost | Cannot Answor* | | |
| (iv) NHBC No Yes Month title deeds Lost And the deeds (v) Damp course No Yes Den't know With title deeds Lost And the deeds (vi) Any other work or installations? (for underpinning, indemnity policy) No Yes Don't know With title deeds Lost C Are there any outstanding claims under any of the guarantees listed above? Yes / Are there any outstanding claims under any of the guarantees listed above? Yes / Are the answered yes, please give details: Yes / Are the answered yes, please give details: Yes / Are the answered yes, please give details: Yes / Are the answered yes, please give details: Yes / Are the answered yes, please give details: Yes / Are the answered yes, please give details: Yes / Are the answered yes, please give details: Yes / Are the answered yes, please give details: Yes / Are the answered yes, please give details: Yes / Are the answered yes, please give details: Yes / Are the answered yes, please give details: Yes / Are the answered yes, please give details: Yes / Are the answered yes, please give details: Yes / Are the answered yes, please give details: Yes / Are the answered yes, please give details: Yes / Are the answered yes, please give details: Yes / Are the answered yes, please give details: Yes / Are the answered yes, please give details: Yes / Are the answered yes / Are the answered yes / Are the answered | (iii) | Central heating | No | ¥es | | title | Lost | Cannot Answor* | | |
| (v) Damp course No Yes Mont know Henry know Lost know And know (vi) Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy) No Yes Don't know With title doods Lost And the doods C b. If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s): If you have answered 'yes, please give details of the work in the work or installations to which the guarantee(s) relate(s): Yes / N c. Are there any outstanding claims under any of the guarantees listed above? Yes / N 15. Boundaries So far as you are aware, has any boundary of your property been moved in the last 10 years? Yes / N | (iv) | NHBC | No | ¥es | | title | Lost | Cannot Answor* | | |
| (vi) example, cavity wall insulation, underpinning, indemnity policy) Ne Yes Don't know title doeds Lost Ar b. If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s): If you have answered 'yes' or 'with title deeds', please give details of the work If you have answered 'yes' or 'with title deeds', please give details of the work If you have answered 'yes' or 'with title deeds', please give details of the work If you have answered yes, please give details: If you | (v) | Damp course | No | ¥es | | title | Lost | Cannot Answor* | | |
| or installations to which the guarantee(s) relate(s): Image: constallation of the guarantees listed above? c. Are there any outstanding claims under any of the guarantees listed above? Yes / N If you have answered yes, please give details: If you have answered yes, please give details: Yes / N 15. Boundaries So far as you are aware, has any boundary of your property been moved in the Part of N Yes / N Don't km Don't km Yes / N | (vi) | example, cavity wall insulation, | No | ¥es | | title | Lost | Cannot Answor* | | |
| 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? | b. | If you have answered 'ves' or 'with title deeds', please give details of the work | | | | | | | | |
| So far as you are aware, has any boundary of your property been moved in the last 10 years? | c. | | | | | | | Yes / No | | |
| last 10 years? | 15. | Boundaries | | | | | | | | |
| | | last 10 years? | Yes / No / Don't know | | | | | | | |
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| 16. | Notices that affect your property | | | | | | |
|-----|---|--|--|--|--|--|--|
| | In the past 3 years have you ever received a notice: | | | | | | |
| a. | advising that the owner of a neighbouring property has made a planning application? | ¥es / No / Don't know | | | | | |
| b. | that affects your property in some other way? | ¥es / No / Don't know | | | | | |
| c. | that requires you to do any maintenance, repairs or improvements to your property? | Yes / No / Don't know | | | | | |
| | 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):

Date:

Shepherd Offices

Aberdeen: 01224 202800 Ayr: 01292 267987 Coatbridge: 01236 436561 Cumbernauld: 01236 780000 Dumbarton: 01389 731682 Dumfries: 01387 264333 Dundee: 01382 200454

East Kilbride: 01355 248535 Edinburgh: 0131 2251234 Falkirk: 01324 635999 Fraserburgh: 01346 517456 Forfar: 01307 466100 Galashiels: 01896 750150 Glasgow: 0141 3532080

Dunfermline: 01383 722337 Glasgow (Southside): 0141 649 8020 Greenock: 01475 730717 Hamilton: 01698 897548 Inverness: 01463 712239 Kilmarnock: 01563 520318 Kirkcaldy: 01592 205442 Livingston: 01506 416777 Montrose: 01674 676768

Motherwell: 01698 252229 Musselburgh: 0131 6533456 Paisley: 0141 8898334 Perth: 01738 638188 Peterhead: 01779 470766 Saltcoats: 01294 464228 St Andrews: 01334 477773 Stirling: 01786 450438







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