

## Home Report

Fairliecrevoch Farm Cunninghamhead Kilmarnock KA3 2PD

Date of Valuation: 30/06/2017 AIMS Ref: FHL\CG\KS\2017\06\0046

# single survey

### survey report on:

Property address	Fairliecrevoch Farm House Cunninghamhead Kilmarnock KA3 2PD

Customer Victoria L. Rickey
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Prepared by	Charlie Gilmour, Associate, BSc(Hons) PgDip MRICS
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### 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 Category C listed, two storey mid-terraced
	house which forms part of a former farm steading, now comprising of
	five independent residential dwellings.
	The subjects are estimated to have been constructed circa 1900
	(estimated for Home Report purposes).

Accommodation	The accommodation comprises:
	Ground Floor: Entrance Vestibule, Living Room, Sitting Room, Study, Kitchen and Shower Room.
	First Floor: Landing/Hallway, 4 Bedrooms, Bathroom and Shower Room.

Gross internal floor area (m <sup>2</sup> )	230 sq m or thereby.
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Neighbourhood and location	The subjects are situated in a semi-rural location on the outskirts of the East Ayrshire Settlement of Cunninghamhead. The surrounding properties are generally similar in character.
	All local amenities and facilities can be found within the wider geographical area and are considered to be within a relatively reasonable commuting distance.

Age (year built)	Built circa 1900

Weather	It was dry and overcast at the time of our initial and re-inspection of
	the subjects.

Chimney stacks	The chimney stacks are of pointed synthetic stone construction having
	been rebuilt in recent times.
	Visually inspected with the aid of binoculars where appropriate.

Roofing including roof space	The roof is of multi-pitched design and overlaid in a slated finish. Part
	of the roof covering to the rear elevation has been recently reclad in a contemporary slated finish.
	The roof space is timber trussed, timber sarked, part floored and part insulated with glass fibre insulation at ceiling joist level. We were unable to inspect the roof space above the attic floor bedroom or the roof space of the single storey front elevation projection as no access hatches exist. No comment can be made on areas either inaccessible or unexposed at the time of our inspection.
	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.

Rainwater fittings	The rainwater fittings are a combination of cast iron and PVC types.
	Visually inspected with the aid of binoculars where appropriate.

Main walls	The external walls are of stone construction, partly rendered and painted externally.
	Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected.

Windows, external doors and joinery	The windows are of double glazing throughout. The external doors are a combination of timber and upvc types and incorporate double glazed inserts, notwithstanding one timber external door to the front elevation which has no glazed inserts. 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.

External decorations	Painted	finishes	to	external	timbers,	metalwork	and
	rendered	/stonework	k elem	ents.			

Conservatories / porches	Not applicable.

Communal areas	The courtyard and accessways are of an assumed shared nature with		
	the neighbouring properties set within the former farm steading.		
	Circulation areas visually inspected.		

Garages and permanent	On the date of our inspection we were informed that the left side of
outbuildings	the detached garage block, located to the front of the former farm
	steading is owned under the Title pertaining to the subjects. The garage has an up and over vehicular access door and is of blockwork construction under a pitched and slated clad roof. Visually inspected.

Fairliecrevoch Farm House Cunninghamhead Kilmarnock KA3 2PD Kilmarnock KIL-2017\06\0046 Inspection Date:- 30/06/2017 First Inspection Date (if applicable):-

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Outside areas and boundaries	The courtyard and access roads to the front of the dwelling are
	assumed to be shared with the neighbouring properties.
	Private garden grounds lie to the rear elevation and a pond is located within the garden.
	We have been advised by the owner that the field beyond the rear
	garden forms part of the subjects under report. The field is accessed
	directly from the rear garden and can also be accessed via a
	track/accessway off the main road which, we understand, is shared
	with some of the neighbouring properties. We understand that the
	field extends to approximately 2 acres or thereby. The field area was
	not measured at the time of our inspection.
	Visually inspected.

Ceilings	The ceilings appear predominantly of plasterboard type with a painted		
	finish and incorporate timber cladding, feature beams and an		
	Artex/textured finish in places.		
	Visually inspected from floor level.		

Internal walls	The internal walls are a combination of plaster on hard and strapped & lined plasterboard with a mix of paper, paint, timber clad and tile finishes. There are also feature pointed brick and stone walls.
	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.

Floors including sub floors	The flooring appears to be a combination of solid concrete construction, floating timber construction and suspended timber construction. The flooring is predominantly covered in a mix of floor finishes.
	No sub floor inspection has taken place and the provision is unlikely given the nature of the subjects.
	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.

Internal joinery and kitchen fittings	The skirtings, door mouldings and internal doors are of timber type and some of the doors incorporate glazed inserts.
	The kitchen is fitted with a range of floor and wall mounted units and incorporates an oil fired Rayburn.
	Built-in cupboards were looked into but no stored items were moved.
	Kitchen units were visually inspected excluding appliances.

Chimney breasts and fireplaces	There are open fireplaces within the living room and the study.		
	A solid fuel stove pertains within the sitting room.		
	Visually inspected. No testing of the flues or fittings was carried out.		

Internal decorations	Internal decorations incorporate paint, papered, tiled and textured
	finishes.
	Visually inspected.

Cellars	Not applicable.

Electricity	Electricity is from the mains. The electricity meter, fusebox and consumer unit with circuit breakers are located within the entrance
	vestibule cupboard.
	Accessible parts of the wiring were visually inspected without
	removing fittings. No tests whatsoever were carried out to the
	system or appliances. Visual inspection does not assess any services
	to make sure they work properly and efficiently and meet modern
	standards. If any services are turned off, the surveyor will state that
	in the report and will not turn them on.

Gas	There is no gas connection to the property.
	The subjects are heated by means of an oil fired source with the storage tank located outside the front entrance of the subjects.
	Accessible parts 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.

Water, plumbing, bathroom	The property is connected to a mains supply of water. The plumbing,
fittings	where seen, appears based upon copper and PVC pipework.
	The bathroom fittings comprise a bath with shower extension piece, wash hand basin, WC and bidet. The first floor shower room fittings comprise an electric shower, WC and wash hand basin. The ground floor shower room fittings comprise an electric shower, WC and wash hand basin.
	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.

Heating and hot water	The subjects are heated by means of an oil fired central heating system which heats the majority of the apartments via water filled radiators.
	The floor standing Worcester condensing combination boiler is located within the ground floor shower room. The oil tank is located adjacent to the front elevation of the dwelling.
	The kitchen appears to be solely heated by the Rayburn which, we understand, also provides the hot water for the kitchen. The bedroom above the kitchen is solely heated by electric wall mounted heaters. A foam insulated hot water cylinder is located within the roof void.
	Accessible parts of the system were visually inspected apart from communal systems, which were not inspected. No tests whatsoever were carried out to the system or appliances.

Drainage	We understand that drainage is to a septic tank which, we have been advised by the owner, is shared with some of the neighbouring properties and is located within the grounds of one of the neighbour's properties.
	The septic tank was neither located, nor inspected at the time of our visit to the property.
	Drainage covers etc were not lifted.
	Neither drains nor drainage systems were tested.

Fire, smoke and burglar alarms	Where not already in place, modern smoke alarms should be installed.	
	For security purposes, no comment will be made on burglar alarms.	
	Visually inspected.	
	No tests whatsoever were carried out to the system or appliances.	

Additional limits to inspection	Although considerable care was taken during the course of our
	inspection to detect defects serious in nature, we were unable to
	inspect those parts of the property which were covered, concealed or
	inaccessible. In areas where no inspection was possible it has been
	assumed that there are no defects that will have a material effect on
	the valuation.
	As stated in the attached Terms and Conditions, the testing of service
	installations is outwith the scope of this inspection. It is therefore not
	possible to confirm that all service installations comply with current
	regulations.
	An inspection for Japanese Knotweed was not carried out. This is a
	plant which is subject to control regulation, is considered to be
	invasive and one which can render a property unsuitable for some
	mortgage lenders. It is therefore assumed that there is no Japanese
	Knotweed within the boundaries of the property or its neighbouring
	property. Identification of Japanese Knotweed is best undertaken by
	a specialist contractor. If it exists removal must be undertaken in a
	controlled manner by specialist contractors. This can prove to be
	expensive.
	At the time of our inspection the property was occupied, furnished
	and the floors were predominantly covered. We did not move any
	items of furniture or personal belongings during our inspection. No
	comment can be made on areas either inaccessible or unexposed at
	the time of our visit to the property.



### Sectional Diagram showing elements of a typical house

1	Chimpov pots
1 2	Chimney pots
2	Coping stone
	Chimney head
4 5	Flashing
	Ridge ventilation
6	Ridge board
7	Slates/tiles
8	Valley guttering
9	Dormer projection
10	Dormer flashing
11	Dormer cheeks
12	Sarking
13	Roof felt
14	Trusses
15	Collar
16	Insulation
17	Parapet gutter
18	Eaves guttering
19	Rainwater downpipe
20	Verge boards / skews
21	Soffit boards
22	Partition wall
23	Lath / plaster
24	Chimney breast
25	Window pointing
26	Window sills
27	Rendering
28	Brickwork / pointing
29	Bay window
	projection
30	Lintels
31	Cavity walls / wall ties
32	Subfloor ventilator
33	Damp proof course
34	Base course
35	Foundations
36	Solum
37	Floor joists
38	Floorboards
39	Water tank
40	Hot water tank

Reference may be made in this report to some or all of the above component parts of the property. This diagram may assist you in locating and understanding these items.

### 2. Condition

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

$\overline{\}$	Structur	uctural movement	
Repair catego	ry	1	
Notes		There is evidence of settlement in the building but this is not inconsistent with a property of this age and type and on the basis of a single inspection appears to be longstanding.	
	Dampne	ess, rot and infestation	
Repair catego	ry	1	
Notes		Initially, evidence of dampness, timber decay and woodworm were noted within the subjects. Following our initial inspection the current owner of the subjects commissioned a suitably qualified damp and timber specialist to carry out remedial repairs. These works were then re-inspected and found to have been suitably completed. Guarantees and documentation exists relating to these works and it is standard practice to recommend that this documentation be obtained from the selling agent and transferred with Title.	

Chimne	Chimney stacks		
Repair category	1		
Notes	The chimney stacks, where visible from ground level, are generally in satisfactory condition having regard to age and type, having been rebuilt in recent years. Any documentation in this regard should be obtained and transferred with Title, if available.		
Roofin	g including roof space		
Repair category	2		
NotesGiven the slate nature of the roof, reactive repairs and regular on- maintenance works should be anticipated. It is evident from the exi that the current owner has sought to maintain the roof covering an proactive approach will be required to be maintained, following a ch 			
Rainwa	ater fittings		
Repair category	2		
Notes	We would highlight that it was not raining during our inspection and would recommend that all rainwater conductors be inspected during heavy rainfall in order to ensure they allow a free run off of rainwater. The soakaway arrangement can only be classed as fit for purpose during a prolonged period of monitoring at times of heavy rainfall. The position should be monitored, following a change of ownership.		

	Main wa	ralls	
Repair catego	ry	1	
Notes		The external wall finishes are generally in satisfactory condition having regard to age and type.	
EH	Window	s, external doors and joinery	
Repair catego	ry	1	
Notes		The windows, external doors and joinery are generally in satisfactory condition having regard to age and type and will require ongoing maintenance and repair given their nature.	
		Double glazing, can be problematic and over time the operation of the windows can be affected and opening mechanisms damaged. In addition, seals to double glazed units are prone to unexpected failure. It is therefore likely that maintenance repairs will be required as part of an on-going maintenance programme.	
age and a second	External	decorations	
Repair catego	ry	1	
Notes		In general terms, the external decoration of the subjects was seen to be in a satisfactory state of repair.	
Conserv		atories / porches	
Repair category		-	
Notes		Not applicable.	

	Commur	nmunal areas		
Repair category	/	1		
Notes		Confirmation should be sought in respect of the extent of common areas and factoring requirements pertaining to the subjects. The communal areas surrounding the property appear to be adequately maintained.		
	Garages	and permanent outbuildings		
Repair category	/	2		
Notes		<ul><li>Within the limitations of our inspection, no major defects were evident likely to have a material effect on the market value, however, works of ongoing maintenance and repair will be required in due course given its nature.</li><li>If it is the case that the garage is to be utilised to store a motor vehicle then the suitability for use should be checked against the required dimensions, prior to purchase.</li><li>Given the nature of the roof, reactive repairs and regular on-going maintenance works should be anticipated.</li></ul>		

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### Outside areas and boundaries

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Repair catego	ory	1
Notes		The exact extent of outside areas and boundaries pertaining to the subject property and maintenance obligations should be confirmed and clarified by reference to the Title Deeds. Outside areas were seen to be in a satisfactory state of repair although they will require regular on-going maintenance works, especially during the growing season. Boundaries will require on-going maintenance and repair, given their nature and function. Additionally, there is a pond located within the rear curtilage of the subjects. The health and safety implications of this provision and associated risks involved [especially relating to young children] should be assessed by an incoming purchaser. A suitable barrier and cover may be required, if deemed necessary by an incoming purchaser, following a change of ownership.
	Ceilings	
Repair catego	ory	1
Notes		The ceiling finishes were seen generally to be in satisfactory condition having regard to age and type. A number of ceilings within the subjects are finished in an 'Artex'/textured finish style. It is known that some earlier brands of this material did contain asbestos fibres. Without carrying out a disruptive test, we are unable to confirm whether such products are present within the finishes noted. The current informed view is, if left undisturbed that this textured finish will pose no hazard to health but that specialist advice should be sought prior to its disturbance.

	Internal walls	
Repair catego	ory	1
Notes		The internal wall finishes were seen generally to be in satisfactory condition having regard to age and type.
		Internally, remedial works have been carried out to address the previous internal related issues. Please see our comments with Dampness, rot and infestation in this regard.
	Floors in	cluding sub-floors
Repair catego	ory	1
Notes		The floor finishes were seen generally to be in satisfactory condition having regard to age and type, however, localised section of loose flooring were noted underfoot.
		The floors do reflect a degree from which the building has suffered from past settlement. (Please see our comments under 'Structural movement').
Internal		joinery and kitchen fittings
Repair catego	pry	1
Notes		Internal joinery and kitchen fittings were seen generally to be in satisfactory condition having regard to age and type.
		Glazed internal panels were present within the subjects. It should be established whether or not these are of safety/tempered glass construction. Confirmation of this should be obtained.



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## **Chimney breasts and fireplaces**

Repair category	1
Notes	It is standard practice to recommend that all fireplace openings should be tested/swept/checked prior to future use.
	Fireplaces within the subjects that have been blocked up ideally should be permanently ventilated in order to prevent dampness and subsequent timber decay. It should be ensured that all flues, whether in use or not, are kept in sound condition and are regularly checked and serviced. Flues which are in use would benefit from regular smoke tests.

Internal	decorations
·····	

Repair category	1
NotesThe subjects have been decorated to a neutral standard. Som modifications may be required to suit personal tastes.	
Cella	ars
Repair category	-
Notes	Not applicable.
Elect	tricity

Repair category	2
Notes	The electrical installation, where visible, appears to be of semi-modern design. The system, however, was not tested as per the scope of our inspection and a copy of a recent electrical testing certificate would require to be exhibited to ensure the system is fully compliant with current regulations. Any recommendation made in regards to the installation should be undertaken.

0	Gas		
Repair catego	pry	1	
Notes		Gas: Not applicable.	
		Oil: Confirmation should be obtained that the system has been recently serviced by a registered engineer to manufacturer's specification. Documentary evidence of recent servicing ideally should be exhibited.	
F	Water, p	olumbing and bathroom fittings	
Repair catego	pry	1	
Notes		Plumbing and sanitary fittings were seen from a visual inspection to be in serviceable condition.	
		A plumbing contractor can advise on the plumbing system, where required.	
Heating		and hot water	
Repair catego	pry	1	
Confir recen		The central heating system within the subjects is of semi-modern design. Confirmation should, however, be obtained that the system has been recently serviced by a registered engineer to manufacturer's specification. Documentary evidence of recent servicing ideally should be exhibited.	
Drainag		e	
Repair category		1	
Notes		There is now a requirement to register septic tanks with SEPA. It is assumed that the septic tank serving the subjects has been, or in the case of a sale, will be registered as part of the normal conveyancing process. We were unable to determine the exact position of the septic tank. It has been assumed that this has been regularly cleaned and is fully functional. The position of the soak away and legal access to the system should be confirmed within the Title Deeds.	

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

Structural movement	1
Dampness, rot and infestation	1
Chimney stacks	1
Roofing including roof space	2
Rainwater fittings	2
Main walls	1
Windows, external doors and joinery	1
External decorations	1
Conservatories / porches	-
Communal areas	1
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	1
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.

	nich floor (s) is the living commodation on?	Ground & First			
	e there three steps or fewer to a in entrance to a property?	Yes	х	No	
	there a lift to the main entrance or of the property?	Yes		No	х
	e all door openings greater than Omm?	Yes		No	х
	here a toilet on the same level as e living room and kitchen?	Yes		No	x
	here a toilet on the same level as edroom?	Yes	х	No	
	e all rooms on the same level with internal steps or stairs?	Yes		No	x
me	there unrestricted parking within 25 etres of an entrance door to the ilding?	Yes	х	No	

### 4. Valuation and conveyance 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 cost for insurance purposes.

#### Matters for a solicitor or licensed conveyancer

Remedial works have taken place within the subjects and all documentation/guarantees should be obtained and transferred with Title.

The valuation is made on the assumption that all works/alterations undertaken to create the current accommodation and layout satisfy all relevant legislation and have full certification where appropriate.

The extent of the external grounds and boundary lines pertaining to the subjects should be confirmed with reference to the Title Deeds, along with ensuring that all appropriate rights of access & egress to the dwelling, the garage and the field are in existence. The extent of the external communal areas and the maintenance responsibility should be confirmed with reference to the Title Deeds.

We understand that drainage is to a septic tank which, we have been advised by the owner, is shared with some of the neighbouring properties. Our valuation assumes: that all appropriate servitudes are in existence; that the septic tank complies with all relevant regulations; that appropriate registration documents are available for transfer at the time of sale; that its maintenance and upkeep will not be unduly burdensome or costly and that appropriate agreements are in place for use, maintenance, etc.

We understand that the property comprises a Category C Listed Building. Listed buildings can often be affected by restrictions on future alterations, repairs and renewals. It should be ensured that the oil tank complies with all relevant requirements/regulations. We are unaware of any adverse planning proposals affecting the subjects although this should be confirmed by obtaining a Property Enquiry Certificate.

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

#### Estimated reinstatement cost for insurance purposes

£560,000

For Reinstatement Cost Assessment purposes it is recommended that the subjects be insured for a sum of not less than £560,000 (Five Hundred and Sixty Thousand Pounds Sterling).

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

#### Valuation and market comments

#### £300,000

Having considered matters, taking account of our general observations on site, we are of the opinion that the current market value of the subjects in their present condition and with the benefit of full vacant possession may be fairly stated in the capital sum of £300,000 (Three Hundred Thousand Pounds Sterling).

Report author	Charlie Gilmour, Associate, BSc (Hons) PgDIP MRICS			

Address	5 St Marnock Place, KILMARNOCK. KA1 1DU.

Signed	Charlie Gilmour, BSc(Hons) PgDip MRICS For and on behalf of Graham + Sibbald	

Date of report	5/7/2017

#### SINGLE SURVEY TERMS & 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. \*

If the Surveyors have had a previous business relationship within the past two years with the Seller or Seller's Agent or relative to the property, they will be obliged to indicate this here: Yes

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

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

#### 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.

Prior to the 1<sup>st</sup> December 2008, Purchasers have normally obtained their own report from their chosen Surveyor. By contrast, A Single Survey is instructed by the seller and made available to all potential Purchasers in expectation that the successful Purchaser will have relied upon it. The Royal Institution of Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice.

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

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

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

Neither the whole nor any part of the Report may be published in any way, reproduced or distributed by any party other than the Seller, prospective purchasers and the Purchaser and their respective professional advisors 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 advisors of any of these.
- The Surveyors acknowledge that their duty of skill and care in relation to the Report is owed to the Seller and to the Purchaser. The Surveyors accept no responsibility or liability whatsoever in relation to the Report to persons other than the Seller and the Purchaser. The Seller and Purchaser should be aware that if a Lender seeks to rely on this Report they do so at their own risk. In particular, the Surveyors accept no responsibility or liability whatsoever to any Lender in relation to the Report. Any such Lender relies upon the Report entirely at their own risk.

#### 1.4 GENERIC MORTGAGE VALUATION REPORT

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

#### 1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

#### 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 whatsoever 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.

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

#### 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 the Property should exchange, on the date of valuation, between a willing seller and a willing buyer in an arm's length transaction after proper marketing where 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 of 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 or 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 affect 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. 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 & 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 within a willing buyer and willing seller in an arms-length transaction after proper marketing wherein the parties have each acted knowledgably, 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 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.

Valuation Certainty: Our valuation reflects market conditions for this area. For the purpose of this valuation it is assumed that this trend will continue. The result of the UK referendum to leave the EU has created uncertainty within the market, and it should be appreciated that the valuation is based on the most recent comparable evidence available.

	Mor	tgage Valuation	Report for Hom	e Report	+Graham +Sibbald
Source: G+S Home Repo	rt	Seller Name Vi	ctoria L. Rickey	Ret	ference KIL-2017\06\0046
1) Property Details	Number / Ext Street Area Cu	irliecrevoch Farm Hou nninghamhead	Postcode KA3 2P	D	
2) Description of proper Property Type Year Built Built circa 19	House	House Type Mid- Non Traditional Co (*Specify under ger	nstruction? No	No	of subject property . of floors in block o. of flats in block
3) Accommodation - giv Receptions 2 Be Other Study	e number of: edrooms 4 Garage(s)	Kitchens 1 Single	Bathrooms 3 Outbuildings None	Total Inside W.C.s	3 No of floors 2 Garden Yes + field of approx. 2 acres.
Any known or reported p No. Owner occupied x If part tenanted, pleas give detai	Tenanted	rous or unusual groun	nd rent or service ch	harges?	
	w signs of, or is the ave, settlement,sub ere is evidence of	osidence,flooding or r	nining? Iding but this is not		h a property of this age and
6) Condition of Property Should the repairs If the answer to any of t	Are essential inter Are essential exter be effected before Is a mortgage ret	rnal repairs required rnal repairs required the advance is made ention recommended is is Yes, please provi	? ? ?		YesNoxYesNoxYesNoxYesNox
			Page 1 of 3		Regulated by RICS Chartered Surveyors A Quality Assured Fir

	+ Graham + Sibbald
7) Services Mains water x Mains drainage Electricity x Gas Centra	l heating Oil
8) Demand for letting (Buy to let) Monthly rental value from the property (on a furnished basis):	
Monthly rental value from the property (on an unfurnished basis):	
<b>9) Insurance Reinstatement Value</b> Total area of all floors measured internally (m <sup>2</sup> )	230 sq m or thereby
Cost of rebuilding inc. demolition, site clearance, professional fees, local authority requ and main building (inc all other structures within the site boundaries unless specificall	1 + 560 000
<b>10) Market Valuation for Mortgage Purposes (Assuming Vacant Possession)</b> Do you recommend the property as suitable security for a mortgage? Yes	
If no, please provide reasons:	
If Yes, please provide your valuation	
Valuation in present condition:	£300,000
Valuation on completion of any works required under Question 6	
<b>11) General Comments</b> Please advise of any special features of the property and/or the location, which affects	the property.
The subjects comprise a Category Clisted, two storey mid-terraced house which forms pa comprising of five independent residential dwellings. The subjects are situated in a ser East Ayrshire Settlement of Cunninghamhead. The surrounding properties are generally Remedial works have taken place within the subjects and all documentation/guarantee with Title.	ni-rural location on the outskirts of the similar in character.
The valuation is made on the assumption that all works/alterations undertaken to crea layout satisfy all relevant legislation and have full certification where appropriate. The boundary lines pertaining to the subjects should be confirmed with reference to the Titl communal areas and the maintenance responsibility should be confirmed with reference We understand that drainage is to a septic tank which, we have been advised by the ow neighbouring properties. Our valuation assumes: that all appropriate servitudes are in complies with all relevant regulations; that appropriate registration documents are ava that its maintenance and upkeep will not be unduly burdensome or costly and that appropriate registration.	extent of the external grounds and e Deeds. The extent of the external ce to the Title Deeds. ner, is shared with some of the existence; that the septic tank ilable for transfer at the time of sale;
use, maintenance, etc.	
At the time of our inspection the property generally appeared in fair order consistent wi	th age and character.
<b>IMPORTANT - THIS IS A CONFIDENTIAL REPORT PREPARED FOR MORTGAGE PURPOSES.</b> Certificate: I have personally inspected the property described herein and confirm adequely held.	uate professional indemnity cover is
Company / Firm Name	Graham + Sibbald
Office Name	Kilmarnock
	5 St Marnock Place
Signature Charlie Gilmour, BSc(Hons) PgDip MRICS For and on behalf of Graham + Sibbald Of	
Area	
	Kilmarnock
Date of report 05/07/2017 Postcode	KA1 1DU
Tel no	01563 528000
Page 2 of 3	

#### **MORTGAGE VALUATION- CONDITIONS OF ENGAGEMENT**



A valuation for mortgage is a limited inspection and report produced for Building Societies, Banks and other Lenders to enable them to make a lending decision. IT IS NOT A SURVEY. Unless otherwise stated the date of valuation will be the date of inspection.

This report is used to guide the lender on the market value of the property for mortgage purposes, and is carried out for this purpose alone. 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. Subject to reasonable accessibility, the roof space is inspected only to the extent visible from the access hatch without entering it. The surveyor will not inspect under floor areas, communal roof space or other parts not readily accessible. The exterior and roof of the property will be inspected from ground level only from within the boundaries of the site and adjacent/communal public areas. The area of the property will be taken into account, and the rooms individually inspected, but floor coverings and furniture will not be moved. Services (such as water, gas, electricity and drainage) will not be tested and we will not advise as to whether these comply with regulations in respect of these services.

The surveyor may recommend that a part of the mortgage be retained by the lenders until such time as particular repair works are carried out. Similarly the report may suggest that the borrower should undertake to carry out certain repairs or commission more extensive investigation where hidden defects are suspected since these may have a material effect on the value of the property. If a retention is recommended then the figure should not be regarded as an estimate of repair costs. Its purpose is to protect the interests of the lending institution. It is recommended that detailed estimates be obtained before proceeding with the purchase. Attention is drawn to the fact that if a subsequent transcription of this report is prepared on a lenders form, then in order to comply with the lenders specific requirements, the wording or phraseology may differ. Many people rely on the Mortgage Valuation Certificate in the mistaken belief that it is a detailed survey. The report is often made available to house buyers by lenders, but this does not mean that it should be relied upon as a report of the condition of the building.

The definition of "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 arms-length transaction after proper marketing wherein the parties had acted knowledgeably, prudently and without compulsion. For the purpose of this market value the surveyor has assumed that vacant possession will be provided. Unless otherwise stated the surveyor has valued the interest on a Comparable Basis.

The inspection that has been undertaken should not be regarded as a survey. The surveyor did not inspect parts of the property which were covered, unexposed or inaccessible and are therefore unable to report that any such part of the property is free from defect. Defects which are not considered materially to affect the value of the property or other matters which would be attended to during maintenance, may not have been mentioned. If defects have been mentioned in this report, they should be regarded as indicative and not exhaustive. For the purposes of this valuation the surveyor assumes that all uninspected areas are free from defect which would have a material effect on value.

In accordance with our normal practice, we must state that this report is for the use only of the party to whom it is addressed or their named client and no responsibility is accepted to any third party for the whole or any part of its content. In addition, we would bring to your attention that neither the whole nor any part of this report, nor any reference thereto, may be included in any document, circular or statement without prior written approval of the form and context in which it will appear.

The surveyor shall, unless otherwise expressly agreed, rely upon information provided by the Client and/or the Client's legal or other professional advisers relating to tenure, leases and all other relevant matters.

For the purposes of this valuation the surveyor has assumed that all ground burdens are nominal or have been redeemed and that there are no unusual outgoings or onerous restrictions contained within the Titles of which we have no knowledge. The surveyor has further assume that the subjects are unaffected by any adverse planning proposals.

Unless otherwise stated, it is assumed that all the required valid planning permissions and statutory approvals for the building and for their use, including any recent or significant extensions or alterations, have been obtained and complied with. It has been further assumed that no deleterious or hazardous materials or techniques have been used in the construction of the subject and that there is no contamination in or from the ground or from the immediate surrounds.

The surveyor will not carry out an asbestos inspection and will not be acting as an asbestos inspector in completing a valuation inspection of properties that may fall within the Control of Asbestos Regulations 2012. No enquiry of the duty holder, as defined in the Control of Asbestos Regulations 2012, of the existence of an asbestos register, or of any plan for the management of asbestos will be made. Your legal adviser/conveyancer should confirm the duty holder under these regulations, the availability of an Asbestos Register and the existence and management of any asbestos containing materials. For the purposes of this valuation, the surveyor has assumed that there is a duty holder, as defined in the Control of Asbestos Regulations 2012, and that a Register of Asbestos and effective Management Plan is in place which does not require any immediate expenditure or pose a significant risk to health or breach the HSE Regulations.

The surveyor confirms that this mortgage valuation is prepared in accordance with the RICS Valuation - Global Standards 2017 and incorporating IVSC International Valuation Standards and, unless other stated, we are External Valuers as defined therein. Further information may also be obtained from the Royal Institution of Chartered Surveyors in Scotland, 3rd Floor, 125 Princes Street, Edinburgh EH2 4AD. Tel no 0131 225 7078.

As part of this remit, the surveyor may, where he/she feels qualified and experienced to do so, provide general comment on standard appropriate supplementary documentation, presented to us by the clients lender and conveyancer. In the event of a significant amount of documentation being provided to us, an additional fee may be incurred. Any additional fees will be agreed.

We confirm this firm operates formal procedures to deal with complaints from clients in accordance with Bye-law 19 Regulation 2.7 of the Royal Institution of Chartered Surveyors Rules of Conduct and Disciplinary Procedures. A copy of this procedure is available on request.

Date: 19/02/2016

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

## Scotland

#### Dwellings

#### FAIRLIECREVOCH FARM, NORTH AYRSHIRE BOUNDARY, KILMARNOCK, KA3 2PD

Dwelling type:Mid-terrace houseDate of assessment:30 June 2017Date of certificate:05 July 2017Total floor area:230 m²Primary Energy Indicator:287 kWh/m²/year

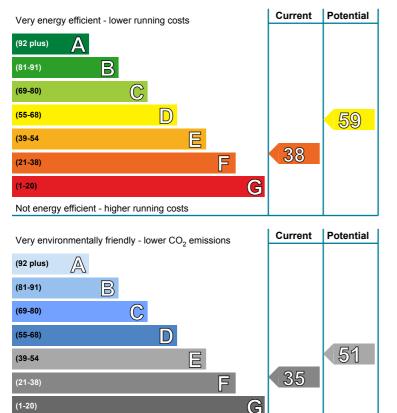
Reference number: Type of assessment: Approved Organisation: Main heating and fuel: 0180-2280-4160-9773-8931 RdSAP, existing dwelling Elmhurst Boiler and radiators, oil

#### 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*	£7,794	See your recommendations	
Over 3 years you could save*	£2,064	report for more information	

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



Not environmentally friendly - higher CO<sub>2</sub> emissions

#### **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 F (38)**. The average rating for EPCs in Scotland is **band D (61)**.

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

#### Environmental Impact (CO<sub>2</sub>) Rating

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

Your current rating is **band F (35)**. 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	Available with Green Deal
1 Internal or external wall insulation	£4,000 - £14,000	£1434.00	$\bigcirc$
2 Floor insulation (solid floor)	£4,000 - £6,000	£309.00	$\bigcirc$
3 Low energy lighting	£100	£225.00	

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.



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

## FAIRLIECREVOCH FARM, NORTH AYRSHIRE BOUNDARY, KILMARNOCK, KA3 2PD 05 July 2017 RRN: 0180-2280-4160-9773-8931 Recommendations Report

#### 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)	★★☆☆☆	$\star \star \& \& \& \&$
Roof	Pitched, 100 mm loft insulation Pitched, no insulation (assumed) Roof room(s), no insulation (assumed)	<ul> <li>★★★☆☆</li> <li>★☆☆☆☆</li> <li>★☆☆☆☆☆</li> </ul>	★★★☆☆ ★☆☆☆☆ ★☆☆☆☆
Floor	Solid, no insulation (assumed)	_	_
Windows	Fully double glazed	★★★☆☆	★★★☆☆
Main heating	Boiler and radiators, oil	★★★☆☆	★★★★☆
Main heating controls	Programmer, room thermostat and TRVs	★★★★☆	★★★★☆
Secondary heating	Room heaters, electric	—	_
Hot water	From main system	★★★☆☆	★★★☆☆
Lighting	Low energy lighting in 13% 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 71 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 16 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 5 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

## FAIRLIECREVOCH FARM, NORTH AYRSHIRE BOUNDARY, KILMARNOCK, KA3 2PD 05 July 2017 RRN: 0180-2280-4160-9773-8931 Recommendations Report

Estimated energy costs for this home					
	Current energy costs	Potential energy costs	Potential future savings		
Heating	£6,492 over 3 years	£4,794 over 3 years			
Hot water	£720 over 3 years	£624 over 3 years	You could		
Lighting	£582 over 3 years	£312 over 3 years	save £2,064		
Totals	£7,794	£5,730	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		Indianting anot	Typical saving	Rating after improvement		Green
Re	commended measures	Indicative cost	per year	Energy	Environment	Deal
1	Internal or external wall insulation	£4,000 - £14,000	£478	E 49	E 43	
2	Floor insulation (solid floor)	£4,000 - £6,000	£103	E 51	E 45	$\bigcirc$
3	Low energy lighting for all fixed outlets	£100	£75	E 53	E 46	
4	Solar water heating	£4,000 - £6,000	£32	E 54	E 47	$\bigcirc$
5	Solar photovoltaic panels, 2.5 kWp	£5,000 - £8,000	£265	<b>D</b> 59	E 51	

Measures which have a green deal tick  $\bigcirc$  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  $\bigcirc$  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 Internal or external wall insulation

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

#### 2 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. Building regulations generally apply to this work and may also require a building warrant 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 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.

#### 5 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.

#### 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)	39,094	(2,563)	N/A	(9,039)
Water heating (kWh per year)	5,365			

#### Addendum

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

#### About this document

This Recommendations Report and the accompanying Energy Performance Certificate are valid for a maximum of ten years. These documents cease to be valid where superseded by a more recent assessment of the same building carried out by a member of an Approved Organisation.

The Energy Performance Certificate and this Recommendations Report for this building were produced following an energy assessment undertaken by an assessor accredited by Elmhurst (www.elmhurstenergy.co.uk), an Approved Organisation Appointed by Scottish Ministers. The certificate has been produced under the Energy Performance of Buildings (Scotland) Regulations 2008 from data lodged to the Scottish EPC register. You can verify the validity of this document by visiting www.scottishepcregister.org.uk and entering the report reference number (RRN) printed at the top of this page.

Assessor's name: Assessor membership number: Company name/trading name: Address:	Mr. Alasdair Cameron EES/014569 Graham & Sibbald 12 Alloway Place Ayrshire Ayr
Phone number: Email address:	KA7 2AG 01292 271030 acameron@g-s.co.uk
Related party disclosure:	No related party

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

#### Use of this energy performance information

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

### 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.



#### **Property address**

FAIRLIECREVOCH FARM FARM HOUSE CUNNINGHAMHEAD KILMARNOCK KA32PD SCOTLAND

Seller(s) VICTORIA LEE RICKEY

Completion date of property questionnaire

30/6/2017

### 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? SINCE 1991	
2.	Council tax	
	Which Council Tax band is your property in? (Please tick one) $\Box A \Box B \Box C \Box D \Box E \Box F \Box G \Box H$	
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	- Disregard
	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)? CLASSTICSCACCCCCCCCCCCCCCCCCCCCCCCCCCCCCCC	Yes No Don't know

5.	Listed buildings	
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	⊠ Yes □ No
6.	Alterations/additions/extensions	
а.	(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?	Yes No
	If you have answered yes, please describe below the changes which you have made:	
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	☐ Yes □ No
	If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.	
	If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:	
ь.	Have you had replacement windows, doors, patio doors or double glazing installed in your property?	X Yes
	If you have answered yes, please answer the three questions below:	
	(i) Were the replacements the same shape and type as the ones you replaced?	Yes
	(ii) Did this work involve any changes to the window or door openings?	🗋 Yes 🔼 No
	(iii) Please describe the changes made to the windows doors, or pation approximate dates when the work was completed):	
	Replace conservatory exactly as We Please give any guarantees which you received for this work to your agent.	

7.	Central heating	
а.	Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property — the main living room, the bedroom(s), the hall and the bathroom). If you have answered yes or partial – what kind of central heating is there? Oil # Electric (Examples: gas-fired, solid fuel, electric storage heating, gas warm air). If you have answered yes, please answer the three questions below: (i) When was your central heating system or partial central heating installed? (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 agreement last renewed? (Pleas month and year).	☐ Yes ⊠ No
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? <u>If you have answered yes</u> , is the damage the subject of any outstanding insurance claim?	☐ Yes ☑ No ☐ Yes ☐ No
b.	Are you aware of the existence of asbestos in your property? If you have answered yes, please give details:	☐ Yes ⊠ No

Services	Connected Supplier		
Gas or liquid petroleum gas	Wifi sensor in tank & Kitchen	Andrew Gray	
Water mains or private water supply	Yes	SCOTTISH WATER	
Electricity	YES	Scottish POWER	
Mains drainage	Na		
Telephone	YES	BT	
Cable TV or satellite	In place, but not connected now	SKY	
Broadband	YES	BT	
Is there a septic tank system at your property? (NEIGH BOR-SHARE) Tes If you have answered yes, please answer the two questions below: No			
(iv) Do you have appropriate consents for the discharge from Septic tank?			
(v) Do you have a mainten <u>If you have answered yes</u> , plea which you have a maintenance			

11.	Responsibilities for shared or common areas	
a.	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area? <u>If you have answered yes</u> , please give details: <u>COURTYARD</u> AND SEPTIC CLEAN DU	⊠ Yes □ No □ Don't Know
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas? If you have answered yes, please give details:	☐ Yes ⊠ No ☐ Not applicable
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? If you have answered yes, please give details:	Yes No
e.	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries? <u>If you have answered yes</u> , please give details:	Yes
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.) <u>If you have answered yes</u> , please give details:	👿 Yes 🖾 No
12.	Charges associated with your property	
a.	Is there a factor or property manager for your property? <u>If you have answered yes</u> , please provide the name and address, and give details of any deposit held and approximate charges:	□ Yes ⊠ No

b.	Is there a common buildings insurance policy? If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	<ul> <li>Yes</li> <li>No</li> <li>Don't Know</li> <li>Yes</li> <li>No</li> <li>Don't Know</li> </ul>
с.	Please give details of any other charges you have to pay on a regula upkeep of common areas or repair works, for example to a residents maintenance or stair fund.	r basis for the ' association, or
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? <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.	☐ Yes ⊠ No
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? If you have answered yes, please give details:	☐ Yes ⊠ No
с.	<u>If you have answered yes</u> to 13(a) or (b), do you have any guarantees relating to this work? <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</u> <u>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:	☐ Yes ☐ No

14.	Guarantees					
a.	Are there any guarantees or warranties for any of the following:					
		No	Yes	Don't know	With title deeds	Lost
(i)	Electrical work	X				
(ii)	Roofing	X				
(iii)	Central heating					
(iv)	National House Building Council (NHBC)	X				
(v)	Damp course	×				
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	X				
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): Boilder WARANTY					
c.	Are there any outstanding claims under any of the guarantees listed above? If you have answered yes, please give details:			ees	☐ Yes ⊠ No	
15.	Boundaries					
	So far as you are aware, has any boundary of your property been moved in the last 10 years? If you have answered yes, please give details:			☐ Yes ⊠ No ☐ Don't kr	iow	

<b>16</b> .	Notices that affect your property	
	In the past three years have you ever received a notice:	
a.	advising that the owner of a neighbouring property has made a planning application?	🗌 Yes 🕅 No
b.	that affects your property in some other way?	☐ Yes ☑ No
C.	that requires you to do any maintenance, repairs or improvements to your property?	☐ Yes ⊠ No
	If you have answered yes to any of $a-c$ above, please give the notic or estate agent, including any notices which arrive at any time befor of the purchaser of your property.	es to your solicitor the date of entry

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

30/6-

2017

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

For security reasons the signature(s) have been obscured. Please contact the seller / sellers agent for sight of a signed copy.

Date: