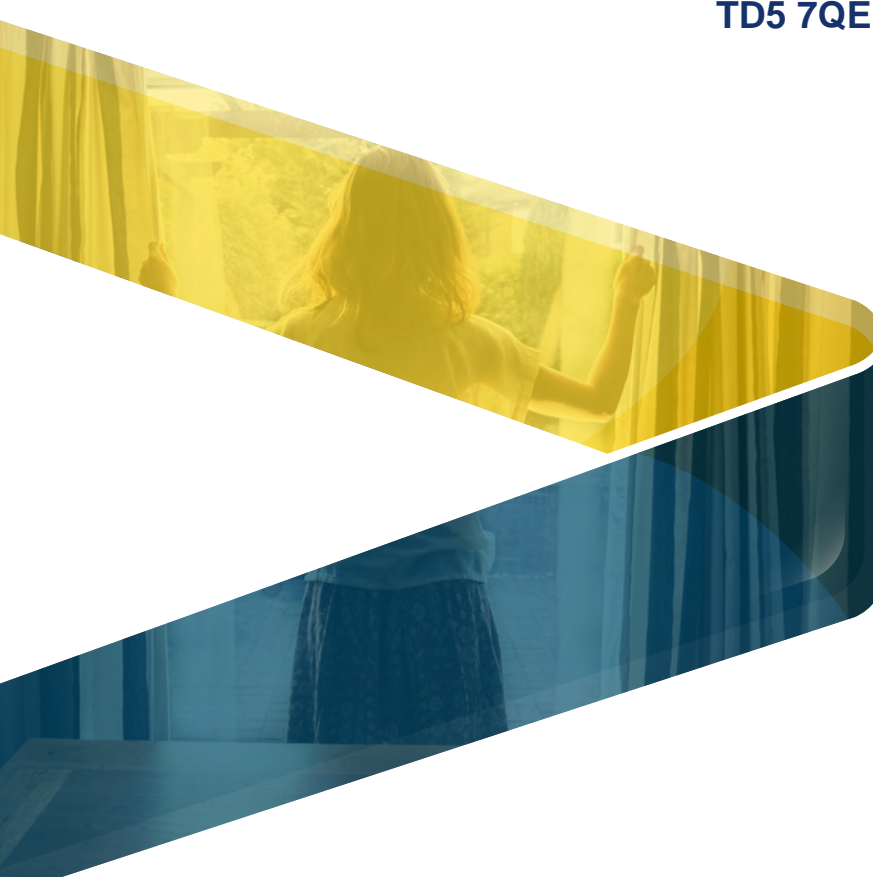


# HOME REPORT

HILLEND CLIFTONHILL

EDNAM  
KELSO  
TD5 7QE



**DM HALL**  
CHARTERED SURVEYORS



# ENERGY PERFORMANCE CERTIFICATE



**DM HALL**  
CHARTERED SURVEYORS



# Energy Performance Certificate (EPC)

# Scotland

Dwellings

HILLEND, CLIFTONHILL, EDNAM, KELSO, TD5 7QE

**Dwelling type:** Detached house  
**Date of assessment:** 13 July 2017  
**Date of certificate:** 21 July 2017  
**Total floor area:** 252 m<sup>2</sup>  
**Primary Energy Indicator:** 214 kWh/m<sup>2</sup>/year

**Reference number:** 9270-1021-6203-8343-0904  
**Type of assessment:** RdSAP, existing dwelling  
**Approved Organisation:** Elmhurst  
**Main heating and fuel:** Boiler and radiators, oil

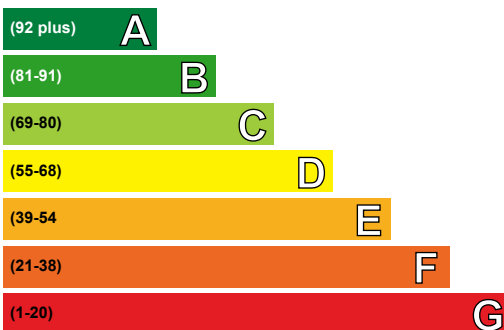
## You can use this document to:

- 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*	£5,916	See your recommendations report for more information
Over 3 years you could save*	£2,529	

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

Very energy efficient - lower running costs



Not energy efficient - higher running costs

Current	Potential
52	77

## 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 E (52)**. 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.

Very environmentally friendly - lower CO<sub>2</sub> emissions



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

Current	Potential
44	71

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

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO<sub>2</sub>) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band E (44)**. 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 Cavity wall insulation	£500 - £1,500	£510.00	✓
2 Internal or external wall insulation	£4,000 - £14,000	£1371.00	✓
3 Floor insulation (solid floor)	£4,000 - £6,000	£333.00	✓

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**

## 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)	★★☆☆☆	★★☆☆☆
	Cavity wall, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
Roof	Pitched, 250 mm loft insulation	★★★★☆	★★★★☆
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	None	—	—
Hot water	From main system	★★★★☆☆	★★★★☆☆
Lighting	Low energy lighting in 35% 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 56 kg CO<sub>2</sub>/m<sup>2</sup>/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 14 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 6.9 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

## Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£4,974 over 3 years	£2,808 over 3 years	
Hot water	£402 over 3 years	£252 over 3 years	
Lighting	£540 over 3 years	£327 over 3 years	
<b>Totals</b>	<b>£5,916</b>	<b>£3,387</b>	

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

## Recommendations for improvement

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

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement		Green Deal
			Energy	Environment	
1 Cavity wall insulation	£500 - £1,500	£170	D 57	E 48	✓
2 Internal or external wall insulation	£4,000 - £14,000	£457	D 68	D 61	✓
3 Floor insulation (solid floor)	£4,000 - £6,000	£111	C 71	D 65	✓
4 Low energy lighting for all fixed outlets	£65	£61	C 72	D 65	
5 Solar water heating	£4,000 - £6,000	£45	C 73	D 67	✓
6 Solar photovoltaic panels, 2.5 kWp	£5,000 - £8,000	£264	C 77	C 71	✓

Measures which have a green deal tick ✓ 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 ✓ may need additional finance. To find out how you could use Green Deal finance to improve your property, visit [www.greenerscotland.org](http://www.greenerscotland.org) or contact the Home Energy Scotland hotline on 0808 808 2282.

### Alternative measures

There are alternative improvement measures which you could also consider for your home. It would be advisable to seek further advice and illustration of the benefits and costs of such measures.

- External insulation with cavity wall insulation

## Choosing the right improvement package

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

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

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

### 1 Cavity wall insulation

Cavity wall insulation, to fill the gap between the inner and outer layers of external walls with an insulating material, reduces heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. The insulation material is pumped into the gap through small holes that are drilled into the outer walls, and the holes are made good afterwards. As specialist machinery is used to fill the cavity, a professional installation company should carry out this work, and they should carry out a thorough survey before commencing work to ensure that this type of insulation is suitable for this home and its exposure. They should also provide a guarantee for the work and handle any building standards issues. Further information about cavity wall insulation and details of local installers can be obtained from the Building Standards Division's section of the Scottish Government website ([www.scotland.gov.uk/Topics/Built-Environment/Building/Building-standards/publications/pubguide/cavitywallinsul](http://www.scotland.gov.uk/Topics/Built-Environment/Building/Building-standards/publications/pubguide/cavitywallinsul)) or the National Insulation Association ([www.nationalinsulationassociation.org.uk](http://www.nationalinsulationassociation.org.uk)).

### 2 Internal or external wall insulation

Internal or external wall insulation involves adding a layer of insulation to either the inside or the outside surface of the external walls, which reduces heat loss and lowers fuel bills. As it is more expensive than cavity wall insulation it is only recommended for walls without a cavity, or where for technical reasons a cavity cannot be filled. Internal insulation, known as dry-lining, is where a layer of insulation is fixed to the inside surface of external walls; this type of insulation is best applied when rooms require redecorating. External solid wall insulation is the application of an insulant and a weather-protective finish to the outside of the wall. This may improve the look of the home, particularly where existing brickwork or rendering is poor, and will provide long-lasting weather protection. Further information can be obtained from the National Insulation Association ([www.nationalinsulationassociation.org.uk](http://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.

### 3 Floor insulation (solid floor)

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

### 4 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.

### 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](http://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](http://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](http://www.energysavingtrust.org.uk/scotland/rhi).

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	38,282	N/A	(4,012)	(10,790)
Water heating (kWh per year)	3,027			

## Addendum

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

## About this document

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

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

Assessor's name:	Mr. Richard Clowes
Assessor membership number:	EES/009358
Company name/trading name:	D M Hall Chartered Surveyors LLP
Address:	150 St Andrew Street Galasheils TD1 1DY
Phone number:	01896 752009
Email address:	<a href="mailto:richard.clowes@dmhall.co.uk">richard.clowes@dmhall.co.uk</a>
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](http://www.scottishepcregister.org.uk), with the facility to search for any single record by entering the property address. This gives everyone access to any current, valid EPC except where a property has a Green Deal Plan, in which case the report reference number (RRN) must first be provided. The energy performance data in these documents, together with other building information gathered during the assessment is held on the Scottish EPC Register and is available to authorised recipients, including organisations delivering energy efficiency and carbon reduction initiatives on behalf of the Scottish and UK governments. A range of data from all assessments undertaken in Scotland is also published periodically by the Scottish Government. Further information on these matters and on Energy Performance Certificates in general, can be found at [www.gov.scot/epc](http://www.gov.scot/epc).

## **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](http://www.greenerscotland.org)** or call **0808 808 2282**.





# SINGLE SURVEY



**DM HALL**  
CHARTERED SURVEYORS



# Single Survey

survey report on:

Property address	HILLEND CLIFTONHILL EDNAM KELSO TD5 7QE
Customer	Mr Ray & Mrs Barbara Licence
Customer address	Hillend Cliftonhill Ednam Kelso TD5 7QE
Prepared by	DM Hall LLP
Date of inspection	13th July 2017



## PART 1 - GENERAL

### 1.1 THE SURVEYORS

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

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

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

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

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

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

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

### 1.2 THE REPORT

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

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

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

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

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



# Terms and Conditions

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

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

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

## 1.3 LIABILITY

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

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

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

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

## 1.4 GENERIC MORTGAGE VALUATION REPORT

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

## 1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

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

## 1.6 INTELLECTUAL PROPERTY

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

## 1.7 PAYMENT

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

## 1.8 CANCELLATION

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

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

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

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

## 1.9 PRECEDENCE

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

## 1.10 DEFINITIONS

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

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

## PART 2 - DESCRIPTION OF THE REPORT

### 2.1 THE SERVICE

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

### 2.2 THE INSPECTION

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

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

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

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

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

## 2.3 THE REPORT

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

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

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

### **WARNING:**

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

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

## 2.4 SERVICES

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

## 2.5 ACCESSIBILITY

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

## 2.6 ENERGY REPORT

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

## 2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

## 1. Information and scope of inspection

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

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

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

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

<b>Description</b>	The subjects comprise an extended two storey detached cottage.
<b>Accommodation</b>	GROUND FLOOR: Entrance Porch; Hallway; Dining Room with Living Room off; 5th Bedroom with "Jack and Jill" Shower Room; Breakfasting Kitchen with Utility Area off.  FIRST FLOOR: Hall Landing; 4 Bedrooms; Shower Room; Family Bathroom.
<b>Gross internal floor area (m²)</b>	257sqm or thereby.
<b>Neighbourhood and location</b>	The subjects are located in an established residential area on the outskirts of the village of Ednam. Limited local amenities and facilities are available in Ednam with more comprehensive facilities available a short distance away in Kelso town centre.
<b>Age</b>	Originally constructed in the 1890's and extended in the 1970's.
<b>Weather</b>	Overcast, bright and dry at the time of inspection. Weather in previous weeks has been varied.
<b>Chimney stacks</b>	<b>Visually inspected with the aid of binoculars where appropriate.</b>  There are brick built chimney stacks roughcast externally with flashings formed in metal serving the building.
<b>Roofing including roof space</b>	<b>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</b>  A timber framed, pitched and slated roof with zinc ridges. There are dormer projections to the front of the property under pitched and slated roofs with zinc ridges.  I am verbally informed by the owner that remedial repairs are to be undertaken to the roughcast finishes over the dormer cheeks and

	<p>further enquiries should be made in this regard.</p> <p>Roof space:- The main roof space is accessed via a hatch located in the First Floor Hall cupboard. It should be noted that due to access limitations and significant amounts of insulation within the roof space my inspection was undertaken via a head only. My overall inspection was consequently restricted.</p> <p>The internal construction comprises of timber rafters and sarking board with insulation placed between and across the ceiling joists to a depth of approximately 250-280mm or thereby. There is a secondary roof space accessed via a hatch located in the Hallway, this areas has been formed to allow light into the Hall areas and access to the rear loft hatch is via timber flooring and a panelled door. It should be noted that within this area there were a number of archive boxes which restricted my inspection of the secondary roof space.</p> <p>The internal construction comprises of timber rafters and sarking board with insulation placed across the joists and flooring to a depth of approximately 250-280mm or thereby.</p>
<b>Rainwater fittings</b>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p>Formed in cast iron and PVC with round downpipes and half round gutters.</p>
<b>Main walls</b>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p><b>Foundations and concealed parts were not exposed or inspected.</b></p> <p>The main walls are of traditional solid stone construction roughcast externally with what would appear to be brick built outshots to the rear of the building roughcast externally.</p>
<b>Windows, external doors and joinery</b>	<p><b>Internal and external doors were opened and closed where keys were available.</b></p> <p><b>Random windows were opened and closed where possible.</b></p> <p><b>Doors and windows were not forced open.</b></p> <p>Timber framed double glazed windows and timber framed double glazed Velux windows. There is a timber panelled door to the side of the property and a timber panelled door to the rear of the property.</p> <p>There are timber painted fascias, soffits and barge boards.</p>

# Single Survey

<b>External decorations</b>	<p><b>Visually inspected.</b></p> <p>Varnished timber and painted timber.</p>
<b>Conservatories / porches</b>	None.
<b>Communal areas</b>	None.
<b>Garages and permanent outbuildings</b>	<p><b>Visually inspected.</b></p> <p>There is a detached double car garage of brick/block construction accessed via two metal up and over doors under a flat roof which is clad in profiled metal sheeting. I am verbally informed by the owner that there are three layers of bituminous felt over the metal sheeting with a layer of gravel over the bituminous felt. My overall inspection of the felt roof covering was restricted.</p>
<b>Outside areas and boundaries</b>	<p><b>Visually inspected.</b></p> <p>There are private gardens located to the front, side and rear of the building bounded by hedging, fencing and stone walling.</p>
<b>Ceilings</b>	<p><b>Visually inspected from floor level.</b></p> <p>Formed in plasterboard and, lath and plaster.</p>
<b>Internal walls</b>	<p><b>Visually inspected from floor level.</b></p> <p><b>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</b></p> <p>Plasterboard studs and plastered on the hard.</p>
<b>Floors including sub floors</b>	<p><b>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</b></p> <p>Suspended timber flooring and solid flooring. No access was afforded to any sub floor areas.</p>
<b>Internal joinery and kitchen fittings</b>	<p><b>Built-in cupboards were looked into but no stored items were moved.</b></p> <p><b>Kitchen units were visually inspected excluding appliances.</b></p> <p>Softwood internal joinery including timber panelled doors, door surrounds and skirting boards. There is a range of fitted wall and base units located in the Kitchen with an inset stainless steel sink unit.</p> <p>There is a range of fitted wall and base units located in the Utility Room with an inset stainless steel sink unit.</p>



# Single Survey

<b>Chimney breasts and fireplaces</b>	<p><b>Visually inspected.</b></p> <p><b>No testing of the flues or fittings was carried out.</b></p> <p>There is a wood burning stove located in the Living Room.</p>
<b>Internal decorations</b>	<p><b>Visually inspected.</b></p> <p>Painted walls.</p>
<b>Cellars</b>	<p>None.</p>
<b>Electricity</b>	<p><b>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.</b></p> <p>Mains connection with the electric meter and consumer unit located in the Porch cupboard. Wiring where seen is run in PVC sheathed cabling.</p>
<b>Gas</b>	<p>None.</p>
<b>Water, plumbing, bathroom fittings</b>	<p><b>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>Mains connection, plumbing where seen is run in a mixture of Copper and PVC materials. There is a cold water tank located in the main roof space.</p> <p>Bathroom fittings comprise: WC, wash hand basin and panelled bath with electric shower over.</p> <p>Shower Room fittings comprise: WC, wash hand basin and shower cubicle with mixer shower over.</p>
<b>Heating and hot water</b>	<p><b>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>Space heating and domestic hot water is provided via a free standing "Grant Vortex Eco Utility 21- 26" oil fired central heating boiler located in the Ground Floor Porch cupboard. The boiler serves the system of panelled radiators and also provides domestic hot water to a hot water cylinder with immersion heater located in the First Floor Hall Landing cupboard.</p>

# Single Survey

<b>Drainage</b>	<p><b>Drainage covers etc. were not lifted.</b></p> <p><b>Neither drains nor drainage systems were tested.</b></p> <p>Private drainage to a shared septic tank located outwith the subject property.</p>
<b>Fire, smoke and burglar alarms</b>	<p><b>Visually inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>There are smoke detectors in various locations throughout the property.</p>
<b>Any additional limits to inspection</b>	<p><b>For flats / maisonettes</b></p> <p><b>Only the subject flat and internal communal areas giving access to the flat were inspected.</b></p> <p><b>If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation.</b></p> <p><b>The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.</b></p> <p>As previously mentioned my inspection of the main and secondary roof space was restricted by access limitations. My overall inspection was consequently restricted.</p> <p>At the time of inspection the subjects were fully furnished, occupied and some floors covered. My inspection was consequently restricted.</p> <p>I have not disturbed insulation in accordance with Health and Safety guidelines and furniture, personal effects, (particularly in cupboards) and floor coverings have not been moved.</p> <p>I have not carried out an inspection for Japanese Knotweed and unless otherwise stated for the purposes of this report I have assumed that there is no Japanese Knotweed within the boundaries of the property or in neighbouring properties.</p>

## Sectional Diagram showing elements of a typical house




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


# Single Survey


## 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.

 Structural movement	
Repair category	1
Notes	No reportable defects.

 Dampness, rot and infestation	
Repair category	1
Notes	No reportable defects.

 Chimney stacks	
Repair category	1
Notes	No reportable defects.

 Roofing including roof space	
Repair category	1
Notes	<p>Slipped roof slate noted in the gutter to the front of the building.</p> <p>As previously mentioned I am verbally informed by the owner that they are to undertake remedial repairs of areas of cracked roughcast around the dormer cheeks and further enquiries should be made in this regard.</p>

 Rainwater fittings	
Repair category	1
Notes	The external plumbing should be tested during periods of heavy rainfall to ascertain their true condition.

# Single Survey



## Main walls

Repair category	2
Notes	Areas of bossed roughcast noted.  Areas of hairline cracking noted to window sills.



## Windows, external doors and joinery

Repair category	2
Notes	Defective double glazing seal noted.  Ongoing maintenance should be anticipated to the external joinery with areas of weathering to the paintwork noted.



## External decorations

Repair category	2
Notes	Please see previous comments relating to Windows, external doors and joinery.



## Conservatories/porches

Repair category	-
Notes	None.



## Communal areas

Repair category	-
Notes	None.



## Garages and permanent outbuildings

Repair category	2
Notes	There is a significant amount of moss growth over the garage roof.  Areas of blistering/wear noted to the felt roof covering.



## Outside areas and boundaries

Repair category	1
Notes	No reportable defects.

# Single Survey



## Ceilings

Repair category	1
Notes	No reportable defects.



## Internal walls

Repair category	1
Notes	No reportable defects.



## Floors including sub-floors

Repair category	1
Notes	No reportable defects.



## Internal joinery and kitchen fittings

Repair category	1
Notes	Older style Kitchen and Utility Room fittings noted.



## Chimney breasts and fireplaces

Repair category	1
Notes	No reportable defects.



## Internal decorations

Repair category	1
Notes	No reportable defects.



## Cellars

Repair category	-
Notes	None.

# Single Survey



## Electricity

Repair category	2
Notes	There are aspects of the electrical installation which may not satisfy current day needs as evidenced by a dated fusewire consumer unit with a number of modern miniature circuit breaker fuses added. It is preferable to have electrical circuits upgraded by a SELECT registered Electrician.



## Gas

Repair category	-
Notes	None.



## Water, plumbing and bathroom fittings

Repair category	2
Notes	The shower seal and bath seal were noted to be cracked in places and would benefit from renewal. Areas of grouting within the shower cubicle in the Shower Room appear to be discoloured and cracked and would benefit from renewal. I am verbally informed by the owner that this is to be repaired/renewed by them.



## Heating and hot water

Repair category	1
Notes	The oil fired boiler, central heating system and oil tank should be checked and serviced annually to ensure safe and efficient operation.



## Drainage

Repair category	1
Notes	No obvious evidence of chokage.



# Single Survey

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	1
Rainwater fittings	1
Main walls	2
Windows, external doors and joinery	2
External decorations	2
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	1
Internal decorations	1
Cellars	-
Electricity	2
Gas	-
Water, plumbing and bathroom fittings	2
Heating and hot water	1
Drainage	1

## Category 3

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

## Category 2

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

## Category 1

No immediate action or repair is needed.

### Remember

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

### Warning

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



# Single Survey

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

## 4. Valuation and conveyancer issues

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

### Matters for a solicitor or licensed conveyancer

The report assumes that all necessary Local Authority and other Consents are in place for alterations and extensions to the subjects and the appropriate documentation including Building Warrants and Completion Certificates issued. If any works did not require Consent then it was been assumed that they meet the standards required by the Building Regulations or are exempt.

Replacement double glazed windows appear to have been installed and it is assumed that these comply with the building regulations in force at that time.

The subjects are served via a private drainage system and checks should be made to confirm that all documentation is in place.

### Estimated reinstatement cost for insurance purposes

£710,000 (SEVEN HUNDRED AND TEN THOUSAND POUNDS).

### Valuation and market comments

In my opinion the market value of the property as inspected may be fairly stated at £450,000 (FOUR HUNDRED AND FIFTY THOUSAND POUNDS).

At present there are continuing signs of activity in the marketplace and in selected areas of the Scottish Borders property values appear to be rising.

<b>Signed</b>	Security Print Code [456478 = 6821 ] Electronically signed
<b>Report author</b>	Richard A Clowes
<b>Company name</b>	DM Hall LLP
<b>Address</b>	150 St Andrew Street, Galashiels, TD1 1DY
<b>Date of report</b>	24th July 2017

# Mortgage Valuation Report



## Property Address

Address HILLEND, CLIFTONHILL, EDNAM, KELSO, TD5 7QE  
Seller's Name Mr Ray & Mrs Barbara Licence  
Date of Inspection 13th July 2017

## Property Details

Property Type ☒ 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 ☐ Semi detached ☐ Mid terrace ☐ End terrace  
☐ Back to back ☐ High rise block ☐ Low rise block ☐ Other (specify in General Remarks)

Does the surveyor believe that the property was built for the public sector, e.g. local authority, military, police? ☐ Yes ☒ No

Flats/Maisonettes only Floor(s) on which located  No. of floors in block  Lift provided? ☐ Yes ☐ No  
No. of units in block

Approximate Year of Construction

## Tenure

☒ Absolute Ownership ☐ Leasehold Ground rent £  Unexpired years

## Accommodation

Number of Rooms  Living room(s)  Bedroom(s)  Kitchen(s)  
 Bathroom(s)  WC(s)  Other (Specify in General remarks)

Gross Floor Area (excluding garages and outbuildings)  m<sup>2</sup> (Internal)  m<sup>2</sup> (External)

Residential Element (greater than 40%) ☒ Yes ☐ No

## Garage / Parking / Outbuildings

☐ Single garage ☒ Double garage ☐ Parking space ☐ No garage / garage space / parking space  
Available on site? ☒ Yes ☐ No

Permanent outbuildings:

None.

# Mortgage Valuation Report

## Construction

Walls ☐ Brick ☒ Stone ☐ Concrete ☐ Timber frame ☐ Other (specify in General Remarks)  
Roof ☐ Tile ☒ Slate ☐ Asphalt ☐ Felt ☐ Other (specify in General Remarks)

## Special Risks

Has the property suffered structural movement? ☐ Yes ☒ No

If Yes, is this recent or progressive? ☐ Yes ☐ No

Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the immediate vicinity? ☐ Yes ☒ No

If Yes to any of the above, provide details in General Remarks.

## Service Connections

Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in General Remarks.

Drainage ☐ Mains ☒ Private ☐ None Water ☒ Mains ☐ Private ☐ None  
Electricity ☒ Mains ☐ Private ☐ None Gas ☐ Mains ☐ Private ☒ None  
Central Heating ☒ Yes ☐ Partial ☐ None

Brief description of Central Heating:

Oil fired boiler to radiators.

## Site

Apparent legal issues to be verified by the conveyancer. Please provide a brief description in General Remarks.

☐ Rights of way ☐ Shared drives / access ☐ Garage or other amenities on separate site ☒ Shared service connections  
☐ Ill-defined boundaries ☐ Agricultural land included with property ☐ Other (specify in General Remarks)

## Location

☐ Residential suburb ☐ Residential within town / city ☐ Mixed residential / commercial ☐ Mainly commercial  
☐ Commuter village ☐ Remote village ☐ Isolated rural property ☒ Other (specify in General Remarks)

## Planning Issues

Has the property been extended / converted / altered? ☒ Yes ☐ No

If Yes provide details in General Remarks.

## Roads

☒ Made up road ☐ Unmade road ☐ Partly completed new road ☐ Pedestrian access only ☐ Adopted ☐ Unadopted

# Mortgage Valuation Report

## General Remarks

Accommodation (other):- Utility area.

The subjects are located in an established residential area on the outskirts of the village of Ednam. Limited local amenities and facilities are available in Ednam with more comprehensive facilities available a short distance away in Kelso town centre.

The general condition of the property appears consistent with its age and type of construction, but some works of repair and maintenance are required. Elements of the property are ageing and likely to require attention.

As previously mentioned my inspection of the main and secondary roof space was restricted by access limitations. My overall inspection was consequently restricted.

At the time of inspection the subjects were fully furnished, occupied and some floors covered. My inspection was consequently restricted.

I have not disturbed insulation in accordance with Health and Safety guidelines and furniture, personal effects, (particularly in cupboards) and floor coverings have not been moved.

The report assumes that all necessary Local Authority and other Consents are in place for alterations and extensions to the subjects and the appropriate documentation including Building Warrants and Completion Certificates issued. If any works did not require Consent then it was been assumed that they meet the standards required by the Building Regulations or are exempt.

Replacement double glazed windows appear to have been installed and it is assumed that these comply with the building regulations in force at that time.

The subjects are served via a private drainage system and checks should be made to confirm that all documentation is in place.

## Essential Repairs

None.

Estimated cost of essential repairs £

Retention recommended? ☐ Yes ☒ No

Amount £

# Mortgage Valuation Report

## Comment on Mortgageability

The subjects form suitable security for normal mortgage purposes, subject to individual lender requirements.

## Valuations

Market value in present condition £ 450,000  
Market value on completion of essential repairs £  
Insurance reinstatement value £ 710,000  
(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)  
Is a reinspection necessary? ☐ Yes ☒ 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 [456478 = 6821 ]  
Electronically signed by:-  
Surveyor's name Richard A Clowes  
Professional qualifications BSc MRICS  
Company name DM Hall LLP  
Address 150 St Andrew Street, Galashiels, TD1 1DY  
Telephone 01896 752009  
Fax 01896 759927  
Report date 24th July 2017

# PROPERTY QUESTIONNAIRE



**DM HALL**  
CHARTERED SURVEYORS





# property questionnaire

<b>Property address</b>  HILLEN CRAFTONHILL EDNAM KELSO TD5 7QE	
<b>Seller(s)</b> MR & MRS R G LICENCE	
<b>Completion date of property questionnaire</b> 24 07 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)**

<b>1. Length of ownership</b>	
How long have you owned the property?	20 YEARS
<b>2. Council tax</b>	
Which Council Tax band is your property in? (Please tick one)	
A	B
C	D
E	F
G	H
<b>3. Parking</b>	
What are the arrangements for parking at your property? (Please tick all that apply)	
• Garage	<input checked="" type="checkbox"/>
• Allocated parking space	<input type="checkbox"/>
• Driveway	<input checked="" type="checkbox"/>
• Shared parking	<input type="checkbox"/>
• On street	<input type="checkbox"/>
• Resident permit	<input type="checkbox"/>
• Metered parking	<input type="checkbox"/>
• Other (please specify):	<input type="checkbox"/>
<b>4. Conservation area</b>	
Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	Yes No <input checked="" type="checkbox"/> Don't know

<b>5. Listed buildings</b>	
Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	Yes No <input checked="" type="checkbox"/>
<b>6. Alterations/additions/extensions</b>	
a. (i) During your time in the property, have you carried out	<input checked="" type="checkbox"/> Yes

any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?	No
If you have answered yes, please describe below the changes which you have made: NEW SLATE ROOFS TO DORMER WINDOWS	
(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: SCOTISH BORDERS COUNCIL	
b. Have you had replacement windows, doors, patio doors or double glazing installed in your property?	Yes No
If you have answered yes, please answer the three questions below:	
(i) Were the replacements the same shape and type as the ones you replaced? FRENCH DOOR REPLACED BY PICTURE WINDOW	Yes No
(ii) Did this work involve any changes to the window or door openings?	Yes No
(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):	
Please give any guarantees which you received for this work to your solicitor or estate agent.	

<b>7. Central heating</b>	
a. Is there a central heating system in your property?	Yes ✓ No Partial
(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 FIRED BOILER WITH RADIATORS	
(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 system installed?	1975
NEW BOILER IN 2010	
(ii) 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:		
(iii) When was your maintenance agreement last renewed? (Please provide the month and year).		
<b>8. Energy Performance Certificate</b>		
Does your property have an Energy Performance Certificate which is less than 10 years old?		Yes ✓ No
<b>9. Issues that may have affected your property</b>		
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:		

<b>10. Services</b>		
a. Please tick which services are connected to your property and give details of the supplier:		
<b>Services</b>	<b>Connected</b>	<b>Supplier</b>
Gas or liquid petroleum gas		
Water mains or private water supply	WATER MAIN	SCOTTISH WATER
Electricity	✓	SCC
Mains drainage		
Telephone	✓	UNICOM
Cable TV or satellite		
Broadband	✓	UNICOM
b. Is there a septic tank system at your property?		
If you have answered yes, please answer the two		Yes ✓ No

	questions below:	
	(iii) Do you have appropriate consents for the discharge from your septic tank? COMMUNAL SEPTIC TANK EMPTIED TWICE YEARLY	Yes ✓ No Don't Know
	(v) Do you have a maintenance contract for your septic tank? If you have answered yes, please give details of the company with which you have a maintenance contract:	Yes No ✓

<b>11.</b>	<b>Responsibilities for shared or common areas</b>	
<b>a.</b>	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area? If you have answered yes, please give details:	Yes No ✓ Don't Know
<b>b.</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
<b>c.</b>	Has there been any major repair or replacement of any part of the roof during the time you have owned the property? NEW DORMER ROOFS	Yes ✓ No
<b>d.</b>	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 ✓
<b>e.</b>	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries? If you have answered yes, please give details:	Yes No ✓
<b>f.</b>	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.) If you have answered yes, please give details:	Yes No ✓
<b>12.</b>	<b>Charges associated with your property</b>	
<b>a.</b>	Is there a factor or property manager for your property? If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	Yes No ✓

<b>b.</b>	Is there a common buildings insurance policy?	Yes
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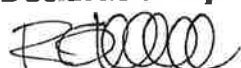
		No ✓ Don't Know
	If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	Yes No Don't Know
c.	Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund. NONE	
<b>13. Specialist works</b>		
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?  <u>If you have answered yes</u> , please give details:	Yes No ✓
c.	<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 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

<b>14. Guarantees</b>						
a.	Are there any guarantees or warranties for any of the following:					
		No	Yes	Don't know	With title deeds	Lost
(i)	Electrical work	✓				
(ii)	Roofing	✓				
(iii)	Central heating	✓				
(iv)	National House Building Council (NHBC)	✓				

(v)	Damp course	<input checked="" type="checkbox"/>			
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	<input checked="" type="checkbox"/>			
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):				
c.	Are there any outstanding claims under any of the guarantees listed above?  If you have answered yes, please give details:	Yes No <input checked="" type="checkbox"/>			
<b>15. Boundaries</b>					
	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 <input checked="" type="checkbox"/> Don't know			

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



B.M. Liene

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







# DM Hall Offices

Aberdeen

01224 594172

Ayr

01292 286974

Cumbernauld

01236 618900

Cupar

01334 844826

Dumfries

01387 254318

Dundee

01382 873100

Dunfermline

01383 621262

Edinburgh

0131 477 6000

Elgin

01343 548501

Falkirk

01324 628321

Galashiels

01896 752009

Glasgow (North)

0141 332 8615

Glasgow (South)

0141 636 4141

Hamilton

01698 284939

Inverness

01463 241077

Inverurie

01467 624393

Irvine

01294 311070

Kirkcaldy

01592 598200

Livingston

01506 490404

Musselburgh

0131 665 6782

Oban

01631 564225

Paisley

0141 887 7700

Perth

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Peterhead

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