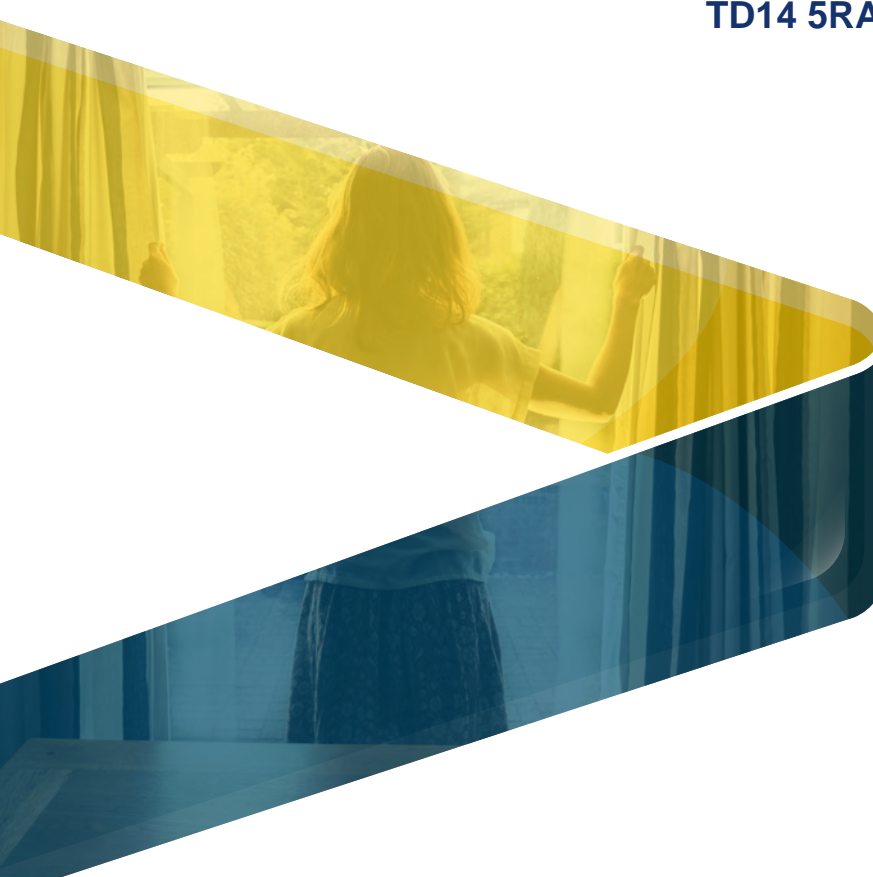


# HOME REPORT

HILLSIDE OLD TOWN

AYTON  
EYEMOUTH  
TD14 5RA



**DM HALL**  
CHARTERED SURVEYORS



# ENERGY PERFORMANCE CERTIFICATE



**DM HALL**  
CHARTERED SURVEYORS



# Energy Performance Certificate (EPC)

# Scotland

Dwellings

HILLSIDE, OLD TOWN, AYTON, EYEMOUTH, TD14 5RA

**Dwelling type:** End-terrace house  
**Date of assessment:** 06 August 2021  
**Date of certificate:** 09 August 2021  
**Total floor area:** 174 m<sup>2</sup>  
**Primary Energy Indicator:** 706 kWh/m<sup>2</sup>/year

**Reference number:** 3100-1360-0622-1002-1893  
**Type of assessment:** RdSAP, existing dwelling  
**Approved Organisation:** Elmhurst  
**Main heating and fuel:** Electric storage heaters

## 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*	£11,424	See your recommendations report for more information
Over 3 years you could save*	£6,333	

\* 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
40	61

## 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 (40)**. 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
16	59

## 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 G (16)**. The average rating for EPCs in Scotland is **band D (59)**.

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

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

Recommended measures	Indicative cost	Typical savings over 3 years
1 Flat roof or sloping ceiling insulation	£850 - £1,500	£282.00
2 Room-in-roof insulation	£1,500 - £2,700	£2928.00
3 Internal or external wall insulation	£4,000 - £14,000	£1038.00

A full list of recommended improvement measures for your home, together with more information on potential cost and savings and advice to help you carry out improvements can be found in your recommendations report.

To find out more about the recommended measures and other actions you could take today to stop wasting energy and money, visit [greenerscotland.org](http://greenerscotland.org) or contact Home Energy Scotland on 0808 808 2282.

**THIS PAGE IS THE ENERGY PERFORMANCE CERTIFICATE WHICH MUST BE AFFIXED TO THE DWELLING AND NOT BE REMOVED UNLESS IT IS REPLACED WITH AN UPDATED CERTIFICATE**

## Summary of the energy performance related features of this home

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

Element	Description	Energy Efficiency	Environmental
Walls	Sandstone or limestone, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
	Timber frame, as built, insulated (assumed)	★★★★☆	★★★★☆
Roof	Pitched, no insulation (assumed)	★☆☆☆☆	★☆☆☆☆
	Flat, limited insulation (assumed)	★★☆☆☆	★★☆☆☆
	Roof room(s), no insulation (assumed)	★☆☆☆☆	★☆☆☆☆
Floor	Solid, no insulation (assumed)	—	—
Windows	Partial double glazing	★★☆☆☆	★★☆☆☆
Main heating	Electric storage heaters	★★★☆☆	★☆☆☆☆
Main heating controls	Manual charge control	★★☆☆☆	★★☆☆☆
Secondary heating	Room heaters, dual fuel (mineral and wood)	—	—
Hot water	Electric immersion, off-peak	★★★☆☆	★★☆☆☆
Lighting	Low energy lighting in all 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 122 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 21 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 12.7 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	£10,410 over 3 years	£4,323 over 3 years	
Hot water	£657 over 3 years	£408 over 3 years	
Lighting	£357 over 3 years	£360 over 3 years	
<b>Totals</b>	<b>£11,424</b>	<b>£5,091</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	
			Energy	Environment
1 Flat roof or sloping ceiling insulation	£850 - £1,500	£94	E 42	G 17
2 Room-in-roof insulation	£1,500 - £2,700	£976	D 57	F 30
3 Internal or external wall insulation	£4,000 - £14,000	£346	D 63	F 36
4 Floor insulation (solid floor)	£4,000 - £6,000	£142	D 65	E 39
5 Draughtproofing	£80 - £120	£64	D 66	E 40
6 High heat retention storage heaters	£2,800 - £4,200	£334	C 71	E 47
7 Solar water heating	£4,000 - £6,000	£77	C 72	E 49
8 Replace single glazed windows with low-E double glazed windows	£3,300 - £6,500	£81	C 74	E 51
9 Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£366	C 80	D 56

### Alternative measures

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

- Biomass boiler (Exempted Appliance if in Smoke Control Area)
- Air or ground source heat pump

## Choosing the right improvement package

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 Flat roof or sloping ceiling insulation**

Insulating a flat roof or sloping ceiling will significantly reduce heat loss through the roof; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulation can be placed on top of the roof under the waterproof membrane and should particularly be considered when the waterproofing needs to be replaced. Further information about roof insulation and details of local contractors can be obtained from the National Insulation Association ([www.nationalinsulationassociation.org.uk](http://www.nationalinsulationassociation.org.uk)). Building regulations generally apply to this work so it is best to check with your local authority building standards department.

### **2 Room-in-roof insulation**

Insulating roof rooms will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. If it has a flat ceiling insulation can usually be added above the ceiling, and sloping ceilings and walls of roof rooms can be insulated using an internal lining board. Roof voids must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about roof room insulation and details of local contractors can be obtained from the National Insulation Association ([www.nationalinsulationassociation.org.uk](http://www.nationalinsulationassociation.org.uk)). Building regulations generally apply to this work so it is best to check this with your local authority building standards department.

### **3 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 a building warrant is required for the installation of external wall insulation. Planning permission may also be required and that building regulations apply to external insulation so it is best to check with your local authority on both issues.

### **4 Floor insulation (solid floor)**

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

### **5 Draughtproofing**

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

### **6 High heat retention storage heaters**

Modern storage heaters have better insulation and are easier to control than the older type in this property. Ask for a quotation for new, high heat retention heaters with automatic charge and output controls. Installations should be in accordance with the current regulations covering electrical wiring. Ask the heating engineer to explain the options, which might also include switching to other forms of electric heating.



## 7 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).

## 8 Double glazed windows

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

## 9 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 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)	39,870	(2,009)	N/A	(3,748)
Water heating (kWh per year)	2,314			

## 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. Graham Wilson
Assessor membership number:	EES/022807
Company name/trading name:	D M Hall Chartered Surveyors LLP
Address:	38 Island Street Galasheils TO1 1NU
Phone number:	01896752009
Email address:	<a href="mailto:enquiries@dmhall.co.uk">enquiries@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).

### **Advice and support to improve this property**

There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money. For more information, visit [greener-scotland.org](https://www.greener-scotland.org) or contact Home Energy Scotland on 0808 808 2282.

Home Energy Scotland's independent and expert advisors can offer free and impartial advice on all aspects of energy efficiency, renewable energy and more.

**HOMEENERGYSCOTLAND.ORG**  
**0808 808 2282**  
FUNDED BY THE SCOTTISH GOVERNMENT





# SINGLE SURVEY



**DM HALL**  
CHARTERED SURVEYORS



# Single Survey

survey report on:

Property address	HILLSIDE OLD TOWN AYTON EYEMOUTH TD14 5RA
------------------	--

Customer	Mr and Mrs Halliday
----------	---------------------

Customer address	
------------------	--

Prepared by	DM Hall LLP
-------------	-------------

Date of inspection	6th August 2021
--------------------	-----------------



## 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.

---

<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.

---

<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 a three storey end terraced Townhouse.
<b>Accommodation</b>	GROUND FLOOR: Entrance Vestibule, Sitting Room, Lounge, Kitchen/Dining Room and Utility Room.  FIRST FLOOR: Landing, master Bedroom with En-suite Shower Room, Bedroom and Bathroom.  ATTIC FLOOR: Bedroom and Study.
<b>Gross internal floor area (m²)</b>	174sqm or thereby.
<b>Neighbourhood and location</b>	The subjects are situated within an established residential area is the Village of Ayton. Local amenities and facilities are readily available close by with more comprehensive facilities and amenities available approximately 8 miles away in Berwick Town centre.
<b>Age</b>	Built circa 1890.
<b>Weather</b>	Overcast with spells of light rain 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 two brick built and one stone built chimney stacks pointed externally. Flashings are formed in lead.

<b>Roofing including roof space</b>	<p><b>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</b></p> <p><b>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</b></p> <p>Traditional pitched roof, overlaid with slates to the front elevation and concrete tiles to the rear elevation. The ridges are tiled, there a skew stones with cement fillet flashings and there are lead lined soakers and flashings. The single storey extension to the rear is beneath a flat fibreglass roof covering.</p> <p>No access was afforded to the roof space as the hatch is painted shut.</p>
<b>Rainwater fittings</b>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p>UPVC gutters and downpipes.</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 property is of traditional solid stone construction pointed, rendered and painted externally. The single storey extension to the rear appears to be formed in timber frame construction, rendered 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>The windows are of timber single glazed sash and case style units, with a number of timber double glazed casement and timber double glazed Velux windows also observed. The subjects are accessed through a timber panelled door to the front, a timber panelled/glazed door to the rear through the kitchen and a set of aluminium double glazed sliding patio doors to the rear through the dining area.</p>
<b>External decorations</b>	<p><b>Visually inspected.</b></p> <p>External woodwork and external walls have been painted.</p>

# Single Survey

<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 brick built store beneath a flat roof clad in corrugated metal sheeting accessed through a timber panelled door.</p>
<b>Outside areas and boundaries</b>	<p><b>Visually inspected.</b></p> <p>The subjects benefit from garden grounds bounded by hedging and stone walling.</p>
<b>Ceilings</b>	<p><b>Visually inspected from floor level.</b></p> <p>The ceilings are formed in lath and plaster and plasterboard.</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>The internal walls are formed in lath and plaster, plasterboard 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>The ground floor is of solid masonry construction and the upper floors are formed in suspended timber construction.</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>The internal doors are timber panelled, with a number of timber panelled/glazed doors also observed. The kitchen fittings comprise a range of floor and wall mounted units overlaid with solid and tiled worktops and a stainless steel sink unit.</p>
<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 are multi fuel stoves in the lounge and sitting room.</p>



# Single Survey

<b>Internal decorations</b>	<p><b>Visually inspected.</b></p> <p>The internal walls and ceilings are predominantly papered and painted with areas of feature wallpaper, tiling and wet wall boarding also observed.</p>
<b>Cellars</b>	None.
<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 supply with the electric meter and fuse box located within the utility room. PVC cabling connects to 13amp power outlets.</p>
<b>Gas</b>	None.
<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 supply. Visible pipework is formed in a mixture of copper and uPVC materials.</p> <p>There is a three piece suite within the En-suite Shower Room comprising WC, basin and mixer shower in shower cubicle.</p> <p>There is a three piece suite within the Bathroom comprising WC, basin and panelled bath 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>Heating is provided by electric storage heaters located throughout the property. Domestic hot water is provided via a duel immersion hot water cylinder located within the first floor landing cupboard. The hot water is also supplemented by the multi fuel stove in Sitting Room.</p>
<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>Drainage is assumed to be connected to the main public sewer.</p>

# Single Survey

<b>Fire, smoke and burglar alarms</b>	<b>Visually inspected.</b>  <b>No tests whatsoever were carried out to the system or appliances.</b>  Smoke detectors observed.
<b>Any additional limits to inspection</b>	<b>For flats / maisonettes</b>  <b>Only the subject flat and internal communal areas giving access to the flat were inspected.</b>  <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>  <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>  The property was occupied, fully furnished and all floors were covered. Floor coverings restricted my inspection of flooring.  Parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect.  I have not carried out an inspection for Japanese Knotweed and unless otherwise stated, for the purposes of the valuation I have assumed that there is no Japanese Knotweed or other invasive plants within the boundaries of the property or in neighbouring properties.  The report does not include an asbestos inspection. However asbestos was widely used in the building industry until around 2000, when it became a banned substance. If the possibility of asbestos based products has been reported within the limitations of the inspection and you have concerns you should engage a qualified asbestos surveyor.  Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered appropriate.  In accordance with Health and Safety guidelines I have not disturbed insulation, furniture or personal effects (particularly in cupboards). Floor coverings have not been moved.  Personal effects in cupboards and fitted wardrobes were not moved and restricted my inspection.  I was not able to inspect the sub floor area.  Concealed areas beneath and around bath/shower trays were not visible. Water spillage in these areas can often be discovered unexpectedly with resultant damage to concealed parts of the fabric.  The inspection is not a fire or life safety risk assessment and should

## Single Survey

	<p>not be relied on as a risk assessment inspection. Further advice should be sought if a specific risk assessment of the property and building that it forms part of is required.</p> <p>Where repairs are required at height compliance with Health and Safety legislation often requires the use of scaffolding which can significantly impact on the cost of repair. Pricing repairs is out with the remit of this report but it would be prudent to consider costs and budgeting before offering. The various trades can advise further.</p> <p>No access was afforded to the roof space as the hatch is painted shut.</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	The property has been affected by previous movement but within the limitations of the inspection there was no evidence to suggest that this is ongoing.

 Dampness, rot and infestation	
Repair category	2
Notes	There is evidence of wood boring insect infestation to timbers within the landing cupboard. This can be treated by a timber/specialist contractor.

 Chimney stacks	
Repair category	2
Notes	The pointing to the stacks is cracked and areas of vegetation growth observed. A contractor will be able to advise on the necessary repairs.

 Roofing including roof space	
Repair category	2
Notes	<p>There are a number of chipped slates together with areas of cracking to the cement fillet flashings. A licensed roofing contractor can inspect and advise further. Inspection at close quarters may reveal further deterioration/damage to roofing materials, especially where these are original.</p> <p>Natural slates have an expected lifespan of up to 100 years or more depending on slate quality, source, thickness and cutting skill of the slate. Slates will deteriorate over time; nail fixings will corrode and loosen resulting in on-going maintenance requirements. Close quarter and disruptive inspections may reveal damage to roofing materials, especially where these are original. Regular maintenance should be anticipated particularly after adverse weather conditions.</p> <p>Concrete tiles are typically guaranteed for 30 years but have a reasonable life</p>

# Single Survey

	<p>expectation around 50/60 years according to the BRE. Life expectancy will often depend on weathering and damage from the prevailing weather. A reputable roofing contractor can advise on life expectancy and repair/replacement costs.</p> <p>The flat fibreglass roof covering over the single storey extension has a limited life expectancy and can fail without warning. Inspection at close quarters may reveal further deterioration/damage to roofing materials, especially where these are original. A reputable roofing contractor will be able to provide further advice.</p>
--	---



## Rainwater fittings

Repair category	1
Notes	<p>No significant defects evident.</p> <p>Rainwater fittings should be tested during periods of heavy rainfall to ascertain their true condition.</p>



## Main walls

Repair category	2
Notes	<p>The pointing to outer walls is cracked, and areas of vegetation growth were observed. This should be repaired or replaced by a contractor.</p>



## Windows, external doors and joinery

Repair category	2
Notes	<p>The seals to a number of the double glazed window units have failed resulting in condensation between the panes of glass.</p> <p>Cracked window pane observed to the first floor bedroom.</p> <p>The rear door is stiff to operate.</p> <p>Windows units/access doors have been replaced in the past. Random windows and doors are opened but not all and inspections can be restricted by window blinds, curtains, ornaments etc. Handles, locks and opening mechanisms can deteriorate through usage and repair or replacement can be anticipated on an ad hoc basis. No assurances can be provided that all window fittings are functional.</p> <p>The timber single glazed windows will require ongoing maintenance and expenditure.</p>



## External decorations


Repair category	1
Notes	<p>No significant defects evident.</p> <p>Ongoing decorative works should be anticipated to all external timbers to prolong life.</p>





# Single Survey


 <b>Conservatories/porches</b>	
<b>Repair category</b>	-
<b>Notes</b>	None.


 <b>Communal areas</b>	
<b>Repair category</b>	-
<b>Notes</b>	None.

 <b>Garages and permanent outbuildings</b>	
<b>Repair category</b>	2
<b>Notes</b>	<p>There is evidence of wood boring insect infestation. This can be treated by a timber/specialist contractor.</p> <p>General wear and tear observed.</p>

 <b>Outside areas and boundaries</b>	
<b>Repair category</b>	2
<b>Notes</b>	<p>Areas of deterioration observed to the boundary and retaining walls. Future maintenance and expenditure should be anticipated.</p>

 <b>Ceilings</b>	
<b>Repair category</b>	1
<b>Notes</b>	<p>The textured finishes may contain asbestos based material. See information on Asbestos in the Limitations of Inspection section above.</p>

 <b>Internal walls</b>	
<b>Repair category</b>	1
<b>Notes</b>	No significant defects evident.

 <b>Floors including sub-floors</b>	
<b>Repair category</b>	1
<b>Notes</b>	<p>Areas of floor slopage observed.</p> <p>It is not unusual to discover areas of past water spillage when floor coverings are removed in kitchen and bathroom compartments, revealing the need for further</p>

	repair and maintenance work.
--	------------------------------



## Internal joinery and kitchen fittings

<b>Repair category</b>	2
<b>Notes</b>	<p>Glazed inserts to interior doors may not be of appropriate toughened glass or meet the recognised Building Standards.</p> <p>General wear and tear observed.</p>



## Chimney breasts and fireplaces

<b>Repair category</b>	1
<b>Notes</b>	<p>A multi fuel stoves have been installed in the lounge and sitting room. It is assumed that the installation complies with the Building Standards.</p> <p>Flues should ideally be swept and tested on an annual basis.</p>



## Internal decorations

<b>Repair category</b>	1
<b>Notes</b>	No significant defects evident.



## Cellars

<b>Repair category</b>	-
<b>Notes</b>	None.



## Electricity

<b>Repair category</b>	2
<b>Notes</b>	<p>The electrical installation appears dated with an older style fuse box observed. Further advice will be available from a NICEIC/SELECT registered electrician.</p> <p>It is recommended that all electrical installations be checked every five years or on change of ownership to keep up to date with frequent changes in Safety Regulations. Further advice will be available from a qualified NICEIC/ SELECT registered Contractor. It should be appreciated that only recently constructed or rewired properties will have installations which fully comply with IEE regulations.</p>



# Single Survey



## Gas

Repair category	-
Notes	None.



## Water, plumbing and bathroom fittings

Repair category	2
Notes	Seals around the shower areas are worn and discoloured. Failure to seals can result in dampness/decay within hidden areas of the property.



## Heating and hot water

Repair category	1
Notes	It is assumed that the heating and hot water systems have been properly serviced and maintained on a regular basis and installed in accordance with the relevant regulations.



## Drainage

Repair category	1
Notes	No significant defects evident.

# 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	2
Chimney stacks	2
Roofing including roof space	2
Rainwater fittings	1
Main walls	2
Windows, external doors and joinery	2
External decorations	1
Conservatories/porches	-
Communal areas	-
Garages and permanent outbuildings	2
Outside areas and boundaries	2
Ceilings	1
Internal walls	1
Floors including sub-floors	1
Internal joinery and kitchen fittings	2
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 floor
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 type="checkbox"/> No <input checked="" type="checkbox"/>
5. Is there a toilet on the same level as the living room and kitchen?	Yes <input type="checkbox"/> No <input checked="" 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 property has been altered to form its current configuration with the formation of a single storey extension to the rear and the formation of habitable accommodation on attic level. It is assumed all necessary Local Authority and other consents have been obtained for alterations and the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent then it is assumed they meet the standards required by the Building Regulations or are exempt.

Replacement double glazed windows appear to have been installed. It is assumed that these complied with the Building Regulations in force at that time.

The property is a Category C listed and as such the cost of repair or reinstatement works are likely to be higher than normal. Any works considered necessary will require to be carried out in consultation with the Local Authority Planning Department and Historic Scotland.

### Estimated reinstatement cost for insurance purposes

£610,000 (SIX HUNDRED AND TEN THOUSAND POUNDS).

It should be noted this sum is an estimate calculated by using a rate per square metre based on information provided by Building Cost Information Service (BCIS).

For Listed buildings and historic properties within Conservation Areas you should seek further specialist insurance advice.

### Valuation and market comments

In my opinion the market value of the property maybe fairly stated at £265,000 (TWO HUNDRED AND SIXTY FIVE THOUSAND POUNDS).

The present market sentiment suggests that there is abnormal demand for some property and there is a lack of supply of properties for sale. The result is that offers to purchase can reach unsustainable levels however the reported Market Value has to reflect the prevailing market. It should be borne in mind that when supply/demand equilibrium returns to the property market, present prices may not be achievable in the foreseeable future.

<b>Signed</b>	Security Print Code [497930 = 6768 ] Electronically signed
<b>Report author</b>	Graham Wilson
<b>Company name</b>	DM Hall LLP
<b>Address</b>	38 Island Street, Galashiels, TD1 1NU
<b>Date of report</b>	10th August 2021

# Mortgage Valuation Report



## Property Address

Address HILLSIDE OLD TOWN, AYTON, EYEMOUTH, TD14 5RA  
Seller's Name Mr and Mrs Halliday  
Date of Inspection 6th August 2021

## 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:

One brick built store.

# 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:

Electric storage heaters.

## 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

The general condition of the property appears consistent with its age and type of construction, but some works of maintenance and repair are required.

In addition to the listed accommodation, the property benefits from a utility room and study.

The property has been affected by previous movement but within the limitations of the inspection there was no evidence to suggest that this is ongoing.

The property has been altered to form its current configuration with the formation of a single storey extension to the rear and the formation of habitable accommodation on attic level. It is assumed all necessary Local Authority and other consents have been obtained for alterations and the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent then it is assumed they meet the standards required by the Building Regulations or are exempt.

Replacement double glazed windows appear to have been installed. It is assumed that these complied with the Building Regulations in force at that time.

The property is a category C listed and as such the cost of repair or reinstatement works are likely to be higher than normal. Any works considered necessary will require to be carried out in consultation with the Local Authority Planning Department and Historic Scotland.

## Essential Repairs

None noted within the limitations of my inspection.

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 lenders guidelines.

## Valuations

Market value in present condition £ 265,000  
Market value on completion of essential repairs £  
Insurance reinstatement value £ 610,000  
(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 [497930 = 6768 ]  
Electronically signed by:-  
Surveyor's name Graham Wilson  
Professional qualifications BSc (Hons) MRICS  
Company name DM Hall LLP  
Address 38 Island Street, Galashiels, TD1 1NU  
Telephone 01896 752009  
Fax 01896 759927  
Report date 10th August 2021



# PROPERTY QUESTIONNAIRE



**DM HALL**  
CHARTERED SURVEYORS



## Property Questionnaire

Update

Complete

View PDF

Help

Quit

## Insert address of property and include postcode:

House/Flat

HILLSIDE OLD TOWN

Road

Area

AYTON

Town

EYEMOUTH

County

Berwickshire

Post Code

TD14 5RA

## Is this form being completed for a repossessed property or for an absentee vendor?

Yes

☐

No

☒

## If 'Yes', which?

Property in possession

Absentee vendor

## Seller(s) and date of form completion:

Seller(s)

Lisbeth &amp; David Halliday

Completion date of property questionnaire

2 August 2021

## 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 buyers

Length of ownership

1. How long have you

33 years

owned the property? ☐ Cannot answer

#### Council tax

2. Which Council Tax band is your property in?
- ☐ A  
☐ B  
☐ C  
☐ D  
☒ E  
☐ F  
☐ G  
☐ H  
☐ Cannot answer

#### Parking

3. 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):  
☐ Cannot answer

#### Conservation area

4. Is your property in a designated Conservation Area (i.e. an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?
- ☐ Yes  
☐ No  
☒ Don't know  
☐ Cannot answer

#### Listed buildings

5. Is your property a Listed Building, or contained within one (i.e. a building recognised and approved as being of special architectural or historical interest)?
- ☒ Yes  
☐ No  
☐ Cannot answer

#### Alterations / additions / extensions

6. (a) (i) During your time in the property, have you carried out any
- ☐ Yes  
☒ No  
☐ Cannot answer

structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?

If you have answered yes, please describe the changes which you have made:

(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?

- ☐ Yes  
☐ No  
☐ Cannot answer

If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.

If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:

(b) Have you had replacement windows, doors, patio doors or double glazing installed in your property?

- ☐ Yes  
☒ No  
☐ Cannot answer

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

(i) Were the replacements the same shape and type as the ones you replaced?

- ☐ Yes  
☐ No  
☐ Cannot answer

(ii) Did this work involve any changes to the window or door openings?

- ☐ Yes  
☐ No  
☐ Cannot answer

(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.

Central heating

7. (a) Is there a central heating system in ☐ Yes  
☒ No  
☐ Partial

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).

☐ Cannot answer

If you have answered yes / partial - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air.)

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

(b) When was your central heating system or partial central heating system installed?

☐ Cannot answer

(c) Do you have a maintenance contract for the central heating system?

☐ Yes

☐ No

☐ Cannot answer

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

(d) When was your maintenance agreement last renewed?  
(Please provide the month and year).

☐ Cannot answer

#### Energy Performance Certificate

8. Does your property have an ☐ Yes

Energy Performance Certificate which is less ☒ No

than 10 years old? ☐ Cannot answer

## Issues that may have affected your property

9. (a) Has there been any storm, flood, fire or other structural damage to your property while you have owned it?
- ☐ Yes  
☒ No  
☐ Cannot answer

If you have answered yes,  
 is the damage the subject  
 of any outstanding  
 insurance claim?

- ☐ Yes  
☒ No  
☐ Cannot answer

- (b) Are you aware of the existence of asbestos in your property?
- ☐ Yes  
☒ No  
☐ Cannot answer

If you have answered yes, please give details:

## Services

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

## Services

## Connected Supplier

- |                                    |  |                |
|------------------------------------|--|----------------|
| Gas / liquid petroleum gas         | <input type="checkbox"/> Yes<br><input checked="" type="checkbox"/> No<br><input type="checkbox"/> Cannot answer |                |
| Water mains / private water supply | <input checked="" type="checkbox"/> Yes<br><input type="checkbox"/> No<br><input type="checkbox"/> Cannot answer | Scottish Water |
| Electricity                        | <input checked="" type="checkbox"/> Yes<br><input type="checkbox"/> No<br><input type="checkbox"/> Cannot answer | Scottish Power |
| Mains drainage                     | <input checked="" type="checkbox"/> Yes<br><input type="checkbox"/> No<br><input type="checkbox"/> Cannot answer | Scottish Water |
| Telephone                          | <input checked="" type="checkbox"/> Yes<br><input type="checkbox"/> No<br><input type="checkbox"/> Cannot answer | EE             |
| Cable TV / satellite               | <input checked="" type="checkbox"/> Yes<br><input type="checkbox"/> No<br><input type="checkbox"/> Cannot answer | sky            |

Broadband

☒ Yes☐ No☐ Cannot  
answer

EE

(b) Is there a septic tank  
system at your property?☐ Yes☒ No☐ Cannot answerIf you have answered yes, please answer the two  
questions below:(c) Do you have appropriate  
consents for the discharge  
from your septic tank?☐ Yes☐ No☐ Don't know☐ Cannot answer(d) Do you  
have a  
maintenance  
contract for  
your septic  
tank?☐ Yes☐ No☐ Cannot answerIf you have answered yes, please give details of the company with  
which you have a maintenance contract:

## Responsibilities for Shared or Common Areas

11. (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?☐ Yes☒ No☐ Don't know☐ Cannot answerIf you have answered yes, please give details:(b) Is there a  
responsibility  
to contribute  
to repair and  
maintenance  
of the roof,  
common  
stairwell or  
other common  
areas?☐ Yes☒ No☐ Not applicable☐ Cannot answerIf you have answered yes, please give details:(c) Has there been any  
major repair or replacement  
of any part of the roof  
during the time you have☒ Yes☐ No☐ Cannot answerFlat roof - fibreglass  
October 2015



owned the property?

(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?

- ☐ Yes  
☒ No  
☐ Cannot answer

If you have answered yes, please give details:

(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?

- ☐ Yes  
☒ No  
☐ Cannot answer

If you have answered yes, please give details:

(f) As far as you are aware, is there a public right of way across any part of your property? (Public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.)

- ☐ Yes  
☒ No  
☐ Cannot answer

If you have answered yes, please give details:

Charges associated with your property

12. (a) Is there a factor or property manager for your property?
- ☐ Yes  
☒ No  
☐ Cannot answer

If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:

(b) Is there a common ☐ Yes

buildings insurance policy? ☐ No  
☐ Don't know  
☐ Cannot answer

If you have answered yes, ☐ Yes  
 is the cost of the insurance ☐ No  
 included in your ☐ Don't know  
 monthly/annual factor's ☐ Cannot answer  
 charges?

(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.

#### Specialist works

13. (a) As far as ☐ Yes  
 you are aware, ☒ No  
 has treatment ☐ Cannot answer  
 of dry rot, wet rot, damp or  
 any other specialist work  
 ever been carried out to  
 your property?

If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property.

- (b) As far as ☐ Yes  
 you are aware, ☒ No  
 has any preventative ☐ Cannot answer  
 work for dry rot, wet rot, or  
 damp ever been carried  
 out to your property?

If you have answered yes, please give details:

- (c) If you have answered yes ☐ Yes  
 to 13(a) or ☐ No  
 (b), do you ☐ Cannot answer  
 have any guarantees  
 relating to this

If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will

work?

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:

## Guarantees

14. (a) Are there any guarantees or warranties for any of the following:

Feature	No	Yes	Don't know	With title deeds	Lost	Cannot Answer
(i) Electrical work	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(ii) Roofing	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(iii) Central heating	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iv) NHBC	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(v) Damp course	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(vi) Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input 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):

Cannot answer

(c) Are there any outstanding claims under any of the guarantees listed above?

☐ Yes

☒ No

☐ Cannot answer

If you have answered yes, please give details:

## Boundaries

15. So far as you are aware, has any boundary of your property been
- ☐ Yes
- ☒ No
- ☐ Don't know

moved in the last 10 years? ☐ Cannot answer

If you have answered yes, please give details:

#### Notices that affect your property

16. In the past 3 years have you ever received a notice:

- (a) advising that the owner of a neighbouring property has made a planning application? ☐ Yes ☒ No ☐ Don't know ☐ Cannot answer
- (b) that affects your property in some other way? ☐ Yes ☒ No ☐ Don't know ☐ Cannot answer
- (c) that requires you to do any maintenance, repairs or improvements to your property? ☐ Yes ☒ No ☐ Don't know ☐ Cannot answer

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.

End of report

Update

Complete

View PDF

Help

Quit



# 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

01738 562100

Peterhead

01779 470220

Stirling

01786 475785

[DMHALL.CO.UK](http://DMHALL.CO.UK)

