

15 Birrell Close KIRKCALDY KY1 2NT

14/10/2010

- 1. Single Survey
- 2. Energy Report
- 3. Property Questionnaire



## **SINGLE SURVEY**

## survey report on:

Property address	15 Birrell Close Kirkcaldy Fife KY1 2NT
------------------	--

Customer	Mr J McElroy
----------	--------------

KY1 2NT
---------

Prepared by	Richard Lewis, MRICS
-------------	----------------------





## 1. Information and scope of inspection

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

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

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

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

Description	The subjects comprise a purpose built second floor flat which forms part of a modern three storey end-terraced building containing 9 flats in all.	
Accommodation	Entrance hall, living room, 2 bedrooms, kitchen and bathroom.	
Gross internal floor area (m²)	61m2	
Neighbourhood and location	The neighbourhood is residential.  It is located in a town.  There are normal amenities within a reasonable distance.  There is an electrical sub station located to the rear of the development.	
Age	6 years	
Weather	It was dry at the time of the inspection. Preceding the inspection the weather was dry.	
Chimney stacks	None	



Roofing including roof space	The roof is pitched and covered with concrete interlocking tiles. The roof is made up with timber rafters.
	Sloping roofs were visually inspected with the aid of binoculars where appropriate.
	Where flat roofs exist they were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3 metre ladder externally.
	Roof spaces were visually inspected and were entered where there was safe and reasonable access from a 3 metre ladder within the property.
	Fixed access hatches will not be opened.
Rainwater fittings	It was not raining at the time of the inspection and it is therefore not possible to confirm that all joints are completely water tight.  The rainwater fittings are of upvc. plastic type.
	Visually inspected with the aid of binoculars where appropriate.
Main walls	The walls are mostly of cavity construction. Externally the walls are rendered.
	Visually inspected with the aid of binoculars. Foundations and concealed parts were not exposed or inspected.
Windows, external doors and joinery	The windows are of a double glazed upvc. plastic type. The front door is timber.
	Internal and external doors were opened and closed where keys were available.
	Random windows were opened and closed where possible.
	Doors and windows were not forced open.
External decorations	The external joinery is painted.
	Visually inspected.
Conservatories / porches	None
Communal areas	There is a shared external stair and communal grounds.
	Circulation areas visually inspected where appropriate.
Garages and permanent outbuildings	None
5 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	



Outside areas and boundaries	There are shared garden grounds. The walls are a mixture of brick and stone. The paths are laid with concrete slabs The drive is surfaced with tarmacadam. The external stairs and railings are metal.  Visually inspected where appropriate.
Ceilings	The ceilings are plasterboard.
	Visually inspected from floor level.
Internal Walls	The internal walls are of timber studwork framed construction.  The timber framed walls are lined with plasterboard.
	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
Floors including sub floors	Floors are of a suspended timber type with timber joists and covered with chipboard sheeting.
	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.
	Whenever possible, access is taken to sub-floor areas having a minimum clearance of 1 metre between underside of floor joists and solum as determined from the access hatch.
	Otherwise, sub-floor areas were inspected only to the extent visible from a readily accessible hatch by way of an inverted head and shoulders inspection at the access point.
	Fixed access hatches will not be opened.
Internal joinery and kitchen fittings	The internal doors are moulded faced hollow core units.  The skirting boards and door surrounds are timber.  The kitchen fittings are of a contemporary design and consist of adequate floor and wall mounted units.
	Built-in cupboards were looked into but no stored items were moved.
	Kitchen units were visually inspected excluding appliances.
Chimney breasts and fireplaces	None
-	
Internal decorations	Ceilings are painted. Walls are painted. Joinery is painted.
	Visually inspected where appropriate.
Cellars	None



## **Electricity**

Mains electricity is installed. The meter and consumer unit are located in the hall. The system appears to be of a modern 13 amp type and design. The switch and socket outlets are plastic and the wiring is sheathed with PVC, where visible.

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 or meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.

#### Gas

Gas is supplied from the mains. The meter is located in the hall.

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

## Water, plumbing, bathroom fittings

Water is supplied from the mains. The external stop tap is located in the drive. The internal stop tap is located in the living room. The rising main is not visible. The distribution pipes are a mixture of copper and plastic. The bathroom contains a bath/shower, basin and w.c.

Visual inspection of the accessible pipe work, water tanks, cylinders and fittings without removing any insulation.

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

### Heating and hot water

The property is heated by a gas fired boiler. The boiler is a combination boiler also providing hot water direct to taps.

Heating to the rooms is provided by water filled radiators.

Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.

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

## Drainage

The property is believed to be connected to mains drainage.

Drainage covers etc were not lifted.

Neither drains nor drainage systems were tested.



Fire, smoke and burglar alarms	The property has a smoke detector. The property has a burglar alarm system.
	Visually inspected where appropriate.
	No tests whatsoever were carried out to the system or appliances.

## Any additional limits to inspection

#### WEATHER

It was dry at the time of the inspection. Preceding the inspection the weather was dry. OCCUPATION, FURNISHINGS & CARPETS

The property was vacant.

The property was unfurnished.

The floors were covered with fixed coverings.

DAMPNESS, FUNGAL DECAY & INFESTATION

Where walls are lined internally, for example with plasterboard or timber, the structure behind the lining could not be tested with an electronic moisture meter.

Where walls are finished with tiles the walls behind the tiling can not be tested with an electronic moisture meter.

Where there is built in fitted furniture the walls behind could not be tested with an electronic moisture meter.

Where there are fitted kitchen units the walls behind could not be tested with an electronic moisture meter. Where floors are finished with tiles they can not be tested with an electronic moisture meter.

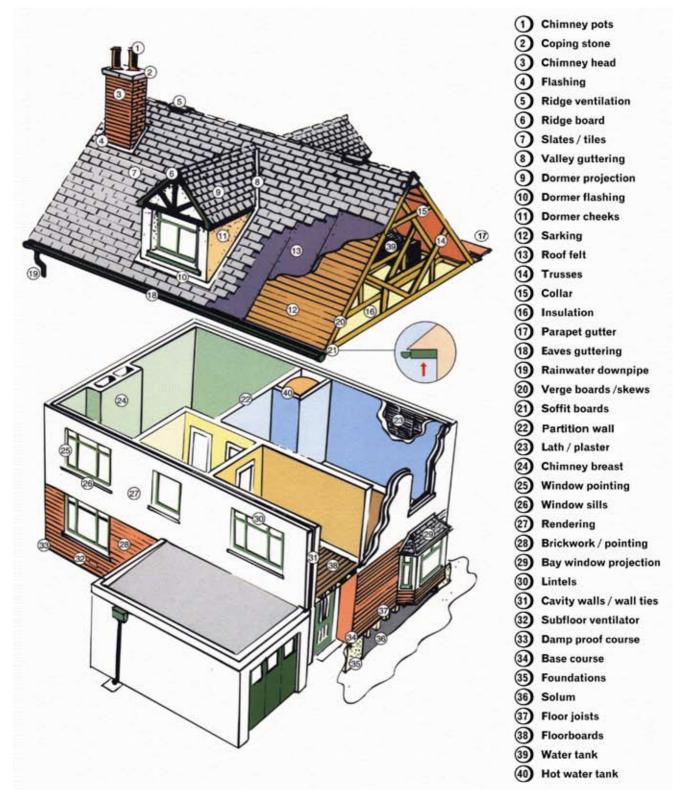
In the case of flats, only the subject flat and internal communal areas giving access to the flat were inspected.

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.

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.



## Sectional Diagram showing elements of a typical house



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



## 2. Condition

This section identifies problems and tells you about the urgency of any repairs by using one of 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 movemen	ıt
Repair category	1
Notes	No visible evidence of significant structural movement was noted within the limitations of the inspection.
Dampness, rot and i	nfestation
Repair category	1
Notes	None noted within the limitations of the inspection.
Chimney stacks	
Repair category	Not applicable
Notes	
Roofing including ro	pof space
Repair category	1
Notes	No reportable defects.
Rainwater fittings	
Repair category	1
Notes	No reportable defects.
Main walls	
Repair category	1
Notes	No reportable defects.
Windows, external d	loors and joinery
Repair category	1
Notes	No reportable defects.
External decorations	
Repair category	1
Notes	No reportable defects.
Conservatories/pord	ches
Repair category	Not applicable
Notes	
L	Į.



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.

Communal areas	
Repair category	1
Notes	No reportable defects.
Garages and permane	nt outbuildings
Repair category	Not applicable
Notes	
Outside areas and bou	undaries
Repair category	1
Notes	No reportable defects.
Ceilings	
Repair category	1
Notes	Minor cracks noted to plaster.
Internal walls	
Repair category	1
Notes	Blemishes noted where wall fittings have been removed. Minor cracks noted to plaster.
Floors including sub-f	loors
Repair category	1
Notes	Creaking noted in places.
Internal joinery and kit	chen fittings
Repair category	1
Notes	Wear and tear noted in places.
Chimney breasts and	fireplaces
Repair category	Not applicable
Notes	
Internal decorations	
Repair category	1
Notes	Marked in places from wear and tear.
Cellars	
Repair category	Not applicable
Notes	



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.

Electricity		
Repair category	1	
Notes	No reportable defects.  It is recommended good practice that all electrical installations should be checked periodically, approximately every ten years or when a property changes hands. This should be regarded as a routine safety and maintenance check.	
Gas		
Repair category	1	
Notes	No reportable defects.  It is recommended good practice that all gas installations should be checked periodically. This should be regarded as a routine safety and maintenance check.	
Water, plumbing and b	oathroom fittings	
Repair category	1	
Notes	No reportable defects.	
Heating and hot water		
Repair category	1	
Notes	No reportable defects.	
Drainage		
Repair category	1	
Notes	No reportable defects.	



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.

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

## Category 3

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

## Category 2

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

### Category 1

No immediate action or repair is needed.

#### Remember

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

## Warning

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



## 3. Accessibility Information

## Guidance notes on accessibility information

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

*Unrestricted parking within 25 metres:* For this purpose, 'Unrestricted parking' includes parking available by means of a parking permit. Restricted parking includes parking that is subject to parking restrictions, as indicated by the presence of solid yellow, red or white lines at the edge of the road or by a parking control sign, parking meters or other coin-operated machines.

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



## 4. Valuation and conveyancer issues

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

## Matters for a solicitor or licensed conveyancer

TENURE

The tenure is understood to be Outright Ownership.

FLATS AND MAISONETTES: OUTRIGHT OWNERSHIP

The Outright Ownership details have not been checked by the surveyor, It is assumed that the there are no unusually onerous provisions in the title documents and management/service charge agreements.

GUARANTEES: CERTIFICATE FOR NEW BUILD/CONVERSION

The legal adviser should check and confirm whether there is a remaining period of NHBC guarantee or similar equivalent new build guarantee certificate for the property.

## Estimated reinstatement cost for insurance purposes

£99,000 (Ninety Nine Thousand Pounds)

The building insurance figure relates to the subject flat only and is given solely as a guide as it is assumed that the whole building is insured under a single block policy.

## Valuation and market comments

In its present condition the opinion of valuation for the Outright Ownership interest of the property with vacant possession on 11/10/2010 is £95,000 (ninety five thousand pounds sterling).

Report author	Richard Lewis, MRICS
Address	Harvey Donaldson & Gibson 8 Manor Place Edinburgh Lothian EH3 7DD
Signed	Rui .
Date of report	14/10/2010

#### SINGLE SURVEY TERMS AND CONDITIONS (WITH MVR)

#### **PART 1 - GENERAL**

#### 1.1 THE SURVEYORS

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

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

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

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

The individual Surveyor will be a member of the Royal Institution of Chartered Surveyors who will have sufficient current local knowledge of the particular market to competently 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 checking 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.

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

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

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

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

Neither the whole nor any part of the Report may be published in any way, reproduced or distributed by any party other than the Seller, prospective purchasers and the Purchaser and their respective professional 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 will be prepared from information contained in the Report and the generic Mortgage Valuation Report. <sup>2</sup>

#### 1.6 INTELLECTUAL PROPERTY

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

#### 1.7 PAYMENT

The Surveyors are entitled to refrain from delivering the Report to anyone until the fee and other charges for it notified to the Seller have been paid.

Additional fees will be charged for subsequent inspections and Reports.

#### 1.8 CANCELLATION

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

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

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

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

#### 1.9 PRECEDENCE

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

#### 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.

- 2.3.1 <u>Category 3</u>: Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.
- 2.3.2 Category 2: Repairs or replacement requiring future attention, but estimates are still advised.
- 2.3.3 Category 1: No immediate action or repair is needed.

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

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

#### 2.4 SERVICES

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

#### 2.5 ACCESSIBILITY

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

#### 2.6 ENERGY REPORT

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

#### 2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

Sellers or prospective Purchasers may consider it prudent to instruct a 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 Which shall be in accordance with the current RICS Valuation Standards (the Red Book) and RICS Codes of Conduct. 2 Which shall be in accordance with the current RICS Valuation Standards (the Red Book) and RICS Rules of Conduct.

## **VALUATION REPORT**

## Addendum to the Single Survey on

15 Birrell Close Kirkcaldy Fife KY1 2NT

# RESIDENTIAL PROPERTY VALUATION REPORT

This document provides the information which a mortgage lender will require in considering the suitability of the property for mortgage purposes. It should be noted however that most lenders will require the report to be retyped onto their own report formats. You should contact your agent or HDG for further advice in this respect.



## **VALUATION REPORT**

Property Address: 15 Birrell Close Kirkcaldy Fife KY1 2NT  Seller's Name(s) Mr J McElroy  Date of Inspection 11/10/2010				
Property Details Property Type Property Style	House Bungalow  The Purpose built flat Converted flat  Detached Semi detached	Purpose built maisonette Tenement flat Flat over non-re Mid terrace End terrace	Converted maisonette sidential use Other (Specify in General Remarks)	
	Back to back High rise block	X Low rise block Other (Specify i	n General Remarks)	
Does the surveyor	r believe that the property was built for th	ne public sector, e.g. local authority, mil	itary police? Yes X No	
Flats/Maisonettes Approximate year	• ``	o. of floors in block 3 No. of units in b	lock 9 Lift provided? Yes X No	
<u>Tenure</u>	X Absolute Ownership	Leasehold		
		Ground Rent £	Unexpired Years	
Accommodation -	- (specify number of rooms)			
	$\fbox{1}$ Living Room/s $\fbox{2}$ Bedroom/s	1 Kitchen/s 1 Bathroom/s	1 WCs 0 Other	
Gross Floor Area	(Excluding garages & outbuildings)	Internal 61 sq.m	(Specify in General Remarks) External 70 sq.m	
Residential Eleme	ent - greater than 40%	X Yes No		
Garage/Parking	Single garage Double garage	Parking space	On site? Yes No	
	No garage / garage space / parking spa	<u> </u>	on site:	
Permanent Outbu				
Construction				
Walls	X Brick Stone	Concrete Timber-frame	Other (Specify in General Remarks)	
Roof	X Tile Slate	Asphalt Felt	Other (Specify in General Remarks)	
Special Risks  Has the property suffered structural movement?  If yes, is this recent or progressive?  Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the immediate vicinity?  Yes X No  If yes to above, provide details in General Remarks				
Service Connection	ons - Based on visual inspection only. If any	y services appear to be non-mains, please	comment on the type and location of the	
supply in General F  Drainage:	Remarks.  X Mains Private None	Water:	Mains Private None	
Gas:	X Mains Private None		Mains Private None	
Central Heating	X Yes Partial None Br	rief Description: Full Gas System		
Site - Apparent leg	gal issues to be verified by the conveyancer.	Please provide a brief description in Gene	eral Remarks.	
	Rights of way	Shared drives/access	Garage or other amenities on separate site	
	Shared service connections	III-defined boundaries	Agricultural land included with property	
	Other (Specify in General Remarks)			
Location	Residential Suburb	X 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 X No lf yes, please comment in General Remarks				
Roads	X Made up road Unmade road	Partly completed new road	Pedestrian access only	
	X Adopted Unadopted	<u> </u>		

General Remarks				
	ted in an established residential area close proximity to all local amenities.	amongst propert	ies of similar age a	and type of
The general condition of the property appears consistent with its age and type of construction.				
Essential Repairs				
None				
Estimated cost of essential rep	airs £ Retention reco	mmended Yes	X No Amount £	
Comment on Mortgageability	1			
The property does form	n suitable security for lending purpose	S.		
Valuations				
Market value in present cond			£	
Market value on completion of Insurance Reinstatement Val			£	
	uilding, site clearance, professional fees, ancillary ch	arges plus VAT)		
Is a Reinspection necessary  Buy to Let Cases				Yes X No
What is the reasonable range	of monthly rental income for the property assur	ming a letting on a 6	6 month £	
Short Assured Tenancy basis Is the property in an area wh	s? ere there is a steady demand for rented accommo	odation of this type	?	X Yes No
<u>Declaration</u>	•			
Signed	hi	Date	14/10/2010	
Valuer's Name	Richard Lewis	Company Name	Harvey Donaldson &	Gibson
Professional Qualifications	MRICS	Address	8 Manor Place Edinburgh	
Telephone Number	0845 5553131		Lothian EH3 7DD	
Fax Number	01908 228710			



## **ENERGY REPORT**

Property address	15 Birrell Close Kirkcaldy Fife KY1 2NT
Customer	Mr J McElroy
Customer address	15 Birrell Close Kirkcaldy Fife KY1 2NT
Prepared by	Richard Lewis, MRICS

## **Energy Performance Certificate**

## Address of dwelling and other details

15 BIRRELL CLOSE KIRKCALDY KY1 2NT Dwelling type: Top-floor flat

Name of approved organisation: Northgate Information Solutions

Membership number: NGIS800589
Date of certificate: 14 October 2010

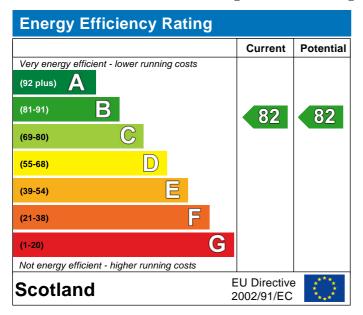
Reference number: 9296-1907-3200-6520-7900 Type of assessment: RdSAP, existing dwelling

Total floor area: 61 m<sup>2</sup>

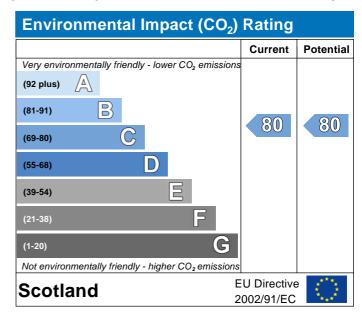
Main type of heating and fuel: Boiler and radiators, mains gas

## This dwelling's performance ratings

This dwelling has been assessed using the RdSAP 2005 methodology. Its performance is rated in terms of the energy use per square metre of floor area, energy efficiency based on fuel costs and environmental impact based on the carbon dioxide (CO<sub>2</sub>) emissions. CO<sub>2</sub> is a greenhouse gas that contributes to climate change.



The energy efficiency rating is a measure of the overall efficiency of a home. The higher the rating the more energy efficient the home is and the lower the fuel bills will be.



The environmental impact rating is a measure of a home's impact on the environment in terms of carbon dioxide ( $\mathrm{CO}_2$ ) emissions. The higher the rating the less impact it has on the environment.

Approximate current energy use per square metre of floor area: 154 kWh/m² per year

Approximate current CO<sub>2</sub> emissions: 26 kg/m<sup>2</sup> per year

## Cost effective improvements

Below is a list of lower cost measures that will raise the energy performance of the dwelling to the potential indicated in the tables above. Higher cost measures could be considered and these are recommended in the attached energy report.

Not applicable

A full energy report is appended to this certificate



Remember to look for the energy saving recommended logo when buying energy-efficient products. It's a quick and easy way to identify the most energy-efficient products on the market. Information from this EPC may be given to the Energy Saving Trust to provide advice to householders on financial help available to improve home energy efficiency.

## **Energy Report**

The Energy Performance Certificate and Energy Report for this dwelling were produced following an energy assessment undertaken by a member of Northgate Information Solutions. This is an organisation which has been approved by the Scottish Ministers. The certificate has been produced under the Building (Scotland) Amendment Regulations 2006 and a copy of the certificate and this energy report have been lodged on a national register.

Assessor's name: Richard Lewis

Company name/trading name: Harvey Donaldson and Gibson

Address: The Coach House, Lockington Hall, Lockington, Derby, DE74 2RH

Phone number: 0870 2244463 Fax number: 01908 224938

E-mail address: epcaudit@cwsurveyors.co.uk

Related party disclosure: No related party

## Estimated energy use, carbon dioxide (CO<sub>2</sub>) emissions and fuel costs of this home

	Current	Potential
Energy use	154 kWh/m² per year	154 kWh/m² per year
Carbon dioxide emissions	1.5 tonnes per year	1.5 tonnes per year
Lighting	£34 per year	£34 per year
Heating	£248 per year	£248 per year
Hot water	£95 per year	£95 per year

The figures in the table above have been provided to enable prospective buyers and tenants to compare the fuel costs and carbon emissions of one home with another. To enable this comparison the figures have been calculated using standardised running conditions (heating periods, room temperatures, etc.) that are the same for all homes, consequently they are unlikely to match an occupier's actual fuel bills and carbon emissions in practice. The figures do not include the impacts of the fuels used for cooking or running appliances, such as TV, fridge etc.; nor do they reflect the costs associated with service, maintenance or safety inspections. Always check the certificate date because fuel prices can change over time and energy saving recommendations will evolve.

## About the building's performance rating

The ratings on the certificate provide a measure of the building's overall energy efficiency and its environmental impact, calculated in accordance with a national methodology that takes into account factors such as insulation, heating and hot water systems, ventilation and fuels used.

Not all buildings are used in the same way, so energy ratings use 'standard occupancy' assumptions which may be different from the specific way you use your home.

Buildings that are more energy efficient use less energy, save money and help protect the environment. A building with a rating of 100 would cost almost nothing to heat and light and would cause almost no carbon emissions. The potential ratings in the certificate describe how close this building could get to 100 if all the cost effective recommended improvements were implemented.

## About the impact of buildings on the environment

One of the biggest contributors to global warming is carbon dioxide. The way we use energy in buildings causes emissions of carbon. The energy we use for heating, lighting and power in homes produces over a quarter of the UK's carbon dioxide emissions and other buildings produce a further one-sixth.

The average household causes about 6 tonnes of carbon dioxide every year. Adopting the recommendations in this report can reduce emissions and protect the environment. You should reduce emissions even more by switching to renewable energy sources. In addition there are many simple everyday measures that will save money, improve comfort and reduce the impact on the environment. Some examples are given at the end of this report.

Northgate RDSAP 1.5.0.22 (SAP 9.83) Page 2 of 5

## Summary of this home's energy performance related features

The table below is an assessment of the key individual elements that have an impact on this home's energy and environmental performance. Each element is assessed by the national calculation methodology against the following scale: Very poor / Poor / Average / Good / Very good. The assessment does not take into consideration the physical condition of any element. '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	Current Performance	
		Energy Efficiency	Environmental
Walls	Cavity wall, as built, insulated (assumed)	Good	Good
Roof	Pitched, 250 mm loft insulation	Good	Good
Floor	(other premises below)	-	-
Windows	Fully double glazed	Good	Good
Main heating	Boiler and radiators, mains gas	Good	Good
Main heating controls	Programmer, TRVs and bypass	Average	Average
Secondary heating	None	-	-
Hot water	From main system	Good	Good
Lighting	Low energy lighting in all fixed outlets	Very good	Very good
Current energy efficiency rating B 82			
Current environmental impact (CO <sub>2</sub> ) rating C 80		C 80	

## Low and zero carbon energy sources

These are sources of energy (producing or providing electricity or hot water) which emit little or no carbon dioxide into the atmosphere. There are none applicable to this home.

## Recommended measures to improve this home's energy performance

The measures below are cost effective. The performance ratings after improvement listed below are cumulative, that is they assume the improvements have been installed in the order that they appear in the table. However you should check the conditions in any covenants, warranties or sale contracts, and wether any legal permissions are required such as a building warrant, planning consent or listed building restrictions.

Higher cost mesoures (ever CEOO)	Typical savings per year	Performance ratings after improvement	
Higher cost measures (over £500)		Energy efficiency	Environmental impact
1 Replace boiler with new condensing boiler	£33	B 84	B 83
Total	£33		
Potential energy efficiency rating		B 84	

## Further measures to achieve even higher standards

Potential environmental impact (CO<sub>2</sub>) rating

#### None

Improvements to the energy efficiency and environmental impact ratings will usually be in step with each other. However, they can sometimes diverge because reduced energy costs are not always accompanied by a reduction in carbon dioxide  $(CO_2)$  emissions.

B 83

## About the cost effective measures to improve this home's performance ratings

If you are a tenant, before undertaking any work you should check the terms of your lease and obtain approval from your landlord if the lease either requires it, or makes no express provision for such work.

## Higher cost measures (typically over £500 each)

### 1 New condensing boiler

A condensing boiler is capable of much higher efficiencies than other types of boiler, meaning it will burn less fuel to heat this property. This improvement is most appropriate when the existing central heating boiler needs repair or replacement, but there may be exceptional circumstances making this impractical. Condensing boilers need a drain for the condensate which limits their location; remember this when considering remodelling the room containing the existing boiler even if the latter is to be retained for the time being (for example a kitchen makeover). Building regulations may apply to this work, so it is best to obtain advice from your local authority building standards department and from a qualified heating engineer.

## About the further measures to achieve even higher standards

Not applicable

## What can I do today?

Actions that will save money and reduce the impact of your home on the environment include:

- Ensure that you understand the dwelling and how its energy systems are intended to work so as to obtain the maximum benefit in terms of reducing energy use and CO<sub>2</sub> emissions.
- If you have a conservatory or sunroom, avoid heating it in order to use it in cold weather and close doors between the conservatory and dwelling
- Check that your heating system thermostat is not set too high (in a home, 21°C in the living room is suggested) and use the timer to ensure that you only heat the building when necessary.
- Turn off lights when not needed and do not leave appliances on standby. Remember not to leave chargers (e.g. for mobile phones) turned on when you are not using them.
- Close your curtains at night to reduce heat escaping through the windows.
- If you're not filling up the washing machine, tumble dryer or dishwasher, use the half-load or economy programme. Minimise the use of tumble dryers and dry clothes outdoors where possible.

For advice on how to take action and to find out about offers available to help make your home more energy efficient, call 0800 512 012 or visit www.energysavingtrust.org.uk.

# **Property Questionnaire**

Property Address	15 Birrell Close
	KIRKCALDY
	KY1 2NT

Seller(s)	Mr John McElroy
-----------	-----------------

Completion date of property	06/10/2010
questionnaire	

1	Length of ownership  How long have you owned the property?  5 years		
2	Council tax Which Council Tax band is your property in?		
3 Parking What are the arrangements for parking at your (Please tick all that apply)		parking at your property?	
	Garage		
	Allocated parking space		
	Driveway		
	Shared parking		
	On street		
	Resident permit		
	Metered parking Other (please specify)		
4	Conservation area Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?  Don't know		
5	<b>Listed buildings</b> Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)? No		
6	Alterations/additions/exte	ensions	
a.(i)	During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)? No		
	If you have answered yes, pleas	se describe below the changes which you have made:	
(ii)	Did you obtain planning permiss consents for this work?	sion, building warrant, completion certificate and other	
		elevant documents will be needed by the purchaser and you or as soon as possible for checking.	

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

and your solicitor or estate agent will arrange to obtain them:

If you do not have the documents yourself, please note below who has these documents

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

## 7 Central heating

a. Is there a central heating system in your property?

(Note: a partial central heating system is one which does not heat all the main rooms of the property — the main living room, the bedroom(s), the hall and the bathroom).

Yes

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

Gas

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

- (i) When was your central heating system or partial central heating system installed? 5 years
- (ii) Do you have a maintenance contract for the central heating system?

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

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

## 8 Energy Performance Certificate

Does your property have an Energy Performance Certificate which is less than 10 years old?

Yes

## 9 Issues that may have affected your property

a. Has there been any storm, flood, fire or other structural damage to your property while you have owned it?

No

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

b. Are you aware of the existence of asbestos in your property?

No

If you have answered yes, please give details:

## 10 Services

Please tick which services are connected to your property and give details of the supplier: **Connected Supplier Services** Gas or liquid petroleum gas  $\overline{\mathbf{V}}$ Scottish power Water mains or private water supply  $\overline{\mathbf{A}}$ Scottish water Electricity  $\overline{\mathsf{V}}$ Scottish power Mains drainage П Telephone  $\overline{\mathbf{V}}$ BT Cable TV or satellite Broadband П b. Is there a septic tank system at your property? Do you have appropriate consents for the discharge from your septic tank? (i) (ii) 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: 11 Responsibilities for shared or common areas Are you aware of any responsibility to contribute to the cost of anything used jointly, such as a. the repair of a shared drive, private road, boundary, or garden area? Yes If you have answered yes, please give details: Factor maintenance charges Is there a responsibility to contribute to repair and maintenance of the roof, common b. stairwell or other common areas? Yes If you have answered yes, please give details: Through factors float Has there been any major repair or replacement of any part of the roof during the time you C. have owned the property? No Do you have the right to walk over any of your neighbours' property — for example to put d. out your rubbish bin or to maintain your boundaries? No 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? No

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

If you have answered yes, please give details:

land is privately-owned.)

f.

If you have answered yes, please give details:

## 12 Charges associated with your property

a. Is there a factor or property manager for your property?

Yes

Trinity factor services 209/211 Bruntsfield Place Edinburgh EH104DH

Charges 350+ insurance

b. Is there a common buildings insurance policy?

Yes

If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?

No

c. Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.

## 13 Specialist works

a. As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?

No

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

b. As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?

No

If you have answered yes, please give details:

c. If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?

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 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., 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 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:

## 14 Guarantees

- a. Are there any guarantees or warranties for any of the following:
- (i) Electrical work

Don't know

(ii) Roofing

Don't know

(iii) Central heating

Don't know

(iv) National House Building Council (NHBC)

Don't know

(v) Damp course

Don't know

(vi) Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)

Don't know

- b. <u>If you have answered 'yes'</u> or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):
- (i) Electrical work
- (ii) Roofing
- (iii) Central heating
- (iv) National House Building Council (NHBC)
- (v) Damp course
- (vi) Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)
- c. Are there any outstanding claims under any of the guarantees listed above?

If you have answered yes, please give details:

## 15 Boundaries

So far as your are aware, has any boundary of your property been moved in the last 10 years?

No

If you have answered yes, please give details:

## 16 Notices that affect your property

In the past three years have you ever received a notice:

- a. advising that the owner of a neighbouring property has made a planning application?
- that affects your property in some other way?
- c. that requires you to do any maintenance, repairs or improvements to your property?

## No

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.