

espc:home report



3 Durham Place East
EDINBURGH
EH15 1PT

31/05/2011

Home Report Index

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SINGLE SURVEY

survey report on:

Property address	3 Durham Place East Edinburgh EH15 1PT
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Customer	Ms E Lindsay
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Customer address	3 Durham Place East Edinburgh EH15 1PT
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Prepared by	Alan Ramsay, MRICS
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1. Information and scope of inspection

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

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

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

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

Description	The subjects comprise a detached bungalow, one storey and attic in height, which we understand was built around 1935.
Accommodation	The Accommodation comprises - Ground Floor - Entrance vestibule, hall, lounge, kitchen, conservatory, 3 bedrooms, bathroom/wc First Floor - 3 x storage rooms
Gross internal floor area (m²)	118 m ²
Neighbourhood and location	The subjects form part of the Duddingston district to the east of Edinburgh City Centre. The neighbourhood is residential. There are normal amenities within a reasonable distance.
Age	76 years
Weather	It was dry at the time of inspection following a mainly dry spell.
Chimney stacks	The chimneys are rendered masonry. It is understood that fireplaces/chimneys were an original feature of the building however, a number of the fireplaces have been boarded over/bricked up and the surrounds removed and are no longer operational. It is assumed that any unused flues are suitably vented. <i>Visually inspected with the aid of binoculars where appropriate.</i>



Roofing including roof space	<p>The roof is pitched, timber framed and covered with slates.</p> <p>Slate roof coverings commonly have a life expectancy of around 100 years although this can vary by a couple of decades depending on several factors such as the degree of exposure and the quality of the nails holding the slates in place. With time the nails rust and break. The slates may also often tear around the nail holes. With age slates begin to slip. They can be repaired periodically for some years as and when slates slip. The frequency of slippage inevitably increases until repair becomes impractical and then the roof has to be stripped and re-covered.</p> <p>Our inspection of the roof space was restricted to part of the eaves only. Our inspection was limited by the presence of stored items and insulation. The ceiling hatch into the ridge cavity was painted shut and was not inspected.</p> <p><i>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</i></p> <p><i>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.</i></p> <p><i>Roof spaces were visually inspected and were entered where there was safe and reasonable access from a 3 metre ladder within the property.</i></p> <p><i>Fixed access hatches will not be opened.</i></p>
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Rainwater fittings	<p>The rainwater fittings are iron/steel.</p> <p>Prior to World War Two iron was the most common material used to provide rainwater gutters and down pipes. Cast iron could be used to manufacture a variety of shapes. It is a reasonably sound and durable material provided that is regularly maintained and re-decorated. Its reputation for poor reliability is largely due to poor maintenance. Iron will rust with time and this can lead firstly to leaks at the joints and then cracking and failure of the gutters and down pipes. Steel superseded iron as it is stronger and lighter. Galvanising to provide better rust protection was added in the post war years. Gutters and down pipes appear to have been painted in the relatively recent past. This can conceal defects.</p> <p><i>Visually inspected with the aid of binoculars where appropriate.</i></p>
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Main walls	<p>The walls are of cavity construction. Early examples of cavity wall construction go back over a hundred years but it was the inter war period where this type of construction began to replace traditional solid walls and it was not until after World War 2 that it became the most common method of construction.</p> <p>Cavity walls are built with a separate inner and outer leaf of masonry connected together by iron or steel ties. With time the ties inevitably rust. Whilst any property built before 1981 may theoretically be at risk the vast majority will exceed their nominal design life of 60 years unless other factors are present such as high exposure or acidic mortar. The risk increase with age.</p> <p>Externally the walls are mostly rendered. Some parts are stone.</p> <p>The wall thickness is approximately 320 mm.</p> <p><i>Visually inspected with the aid of binoculars. Foundations and concealed parts were not exposed or inspected.</i></p>
Windows, external doors and joinery	<p>The windows are mainly of double glazed Upvc replacement type. Some are of a double glazed timber type.</p> <p>The windows at attic level are double glazed timber velux type.</p> <p>The doors are Upvc.</p> <p>The fascia boards and soffits at the eaves of the roof are timber.</p> <p><i>Internal and external doors were opened and closed where keys were available.</i></p> <p><i>Random windows were opened and closed where possible.</i></p> <p><i>Doors and windows were not forced open.</i></p>
External decorations	<p>The external joinery is painted.</p> <p>External joinery appears to have been painted in the relatively recent past. This can conceal defects.</p> <p><i>Visually inspected.</i></p>
Conservatories / porches	<p>The conservatory is of timber construction. The windows are double glazed.</p> <p>The roof is polycarbonate sheeting.</p> <p><i>Visually inspected where appropriate.</i></p>
Communal areas	<p>N/A</p> <p><i>Circulation areas visually inspected where appropriate.</i></p>
Garages and permanent outbuildings	<p>The garage is of pre-cast concrete construction. The roof is flat and covered with bituminous felt.</p> <p><i>Visually inspected where appropriate.</i></p>



Outside areas and boundaries	<p>There are gardens to the front and rear. They are suitably bounded by a mixture of timber fencing and masonry walls.</p> <p><i>Visually inspected where appropriate.</i></p>
Ceilings	<p>It is sometimes difficult or impossible to conclusively determine the exact nature of the construction from a simple visual inspection because the decorative finish can conceal the construction. The description of the construction is the surveyor's opinion provided on the basis of a visual inspection. The ceilings are plasterboard.</p> <p>Plasterboard ceilings began to replace traditional lath and plaster ceilings during the interwar years and after the Second World War became the normal method of providing a fire resistant ceiling beneath an upper timber floor. Commonly the plaster finish cracks along the joints. This is not serious but if the cracks are filled they are likely to recur seasonally.</p> <p><i>Visually inspected from floor level.</i></p>
Internal Walls	<p>The internal walls are of masonry construction. The walls are finished with plaster.</p> <p><i>Visually inspected from floor level.</i></p> <p><i>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</i></p>
Floors including sub floors	<p>Floors are of a suspended timber type with timber joists and covered with floorboards.</p> <p><i>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</i></p> <p><i>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.</i></p> <p><i>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.</i></p> <p><i>Fixed access hatches will not be opened.</i></p>
Internal joinery and kitchen fittings	<p>The internal doors are timber. A number have glazed inserts.</p> <p>The skirting boards and door surrounds are timber. The kitchen units are plastic coated chipboard/medium density fibreboard.</p> <p><i>Built-in cupboards were looked into but no stored items were moved.</i></p> <p><i>Kitchen units were visually inspected excluding appliances.</i></p>



Chimney breasts and fireplaces	<p>The chimney breasts are plastered masonry.</p> <p><i>Visually inspected where appropriate. No testing of the flues or fittings was carried out.</i></p>
Internal decorations	<p>Ceilings are painted and papered. Walls are papered and painted. Joinery is painted.</p> <p><i>Visually inspected where appropriate.</i></p>
Cellars	<p>N/A</p> <p><i>Visually inspected where there was safe and purpose-built access.</i></p>
Electricity	<p>Mains electricity is installed. The meter and consumer unit are located in the entrance vestibule. 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.</p> <p><i>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.</i></p>
Gas	<p>Gas is supplied from the mains.</p> <p><i>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.</i></p>
Water, plumbing, bathroom fittings	<p>Water is supplied from the mains. The rising main is not visible. The distribution pipes are a mixture of copper and plastic. The bathroom contains a bath, basin and w.c.</p> <p>Waterproofing around baths and showers should be monitored for defect. Any leakages in such areas can give rise to deterioration concealed areas.</p> <p><i>Visual inspection of the accessible pipe work, water tanks, cylinders and fittings without removing any insulation.</i></p> <p><i>No tests whatsoever were carried out to the system or appliances.</i></p>



Heating and hot water	<p>The property is heated by a gas fired boiler. Heating to the rooms is provided by water filled radiators. Hot water is stored in a storage cylinder.</p> <p><i>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</i></p> <p><i>No tests whatsoever were carried out to the system or appliances.</i></p>
Drainage	<p>The property is believed to be connected to mains drainage.</p> <p><i>Drainage covers etc were not lifted.</i></p> <p><i>Neither drains nor drainage systems were tested.</i></p>
Fire, smoke and burglar alarms	<p>N/A</p> <p><i>Visually inspected where appropriate.</i></p> <p><i>No tests whatsoever were carried out to the system or appliances.</i></p>

**Any additional limits to inspection**

It was dry at the time of the inspection. Preceding the inspection the weather was mainly dry. The property was occupied. The property was furnished. The floors were covered with a mixture of loose and fixed coverings. We were unable to gain access to the sub floor area as there is no apparent means of access. 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 there are fitted kitchen units the walls behind could not be tested with an electronic moisture meter. Where there is heavy furniture the walls behind could not be tested with an electronic moisture meter. Whilst all reasonable care has been taken it must be accepted that there is a limit to the amount of potentially damaging probing that can be undertaken to the vendor's property. For the purposes of this report it has been assumed that a full inspection would not reveal any matters that could materially affect the valuation.

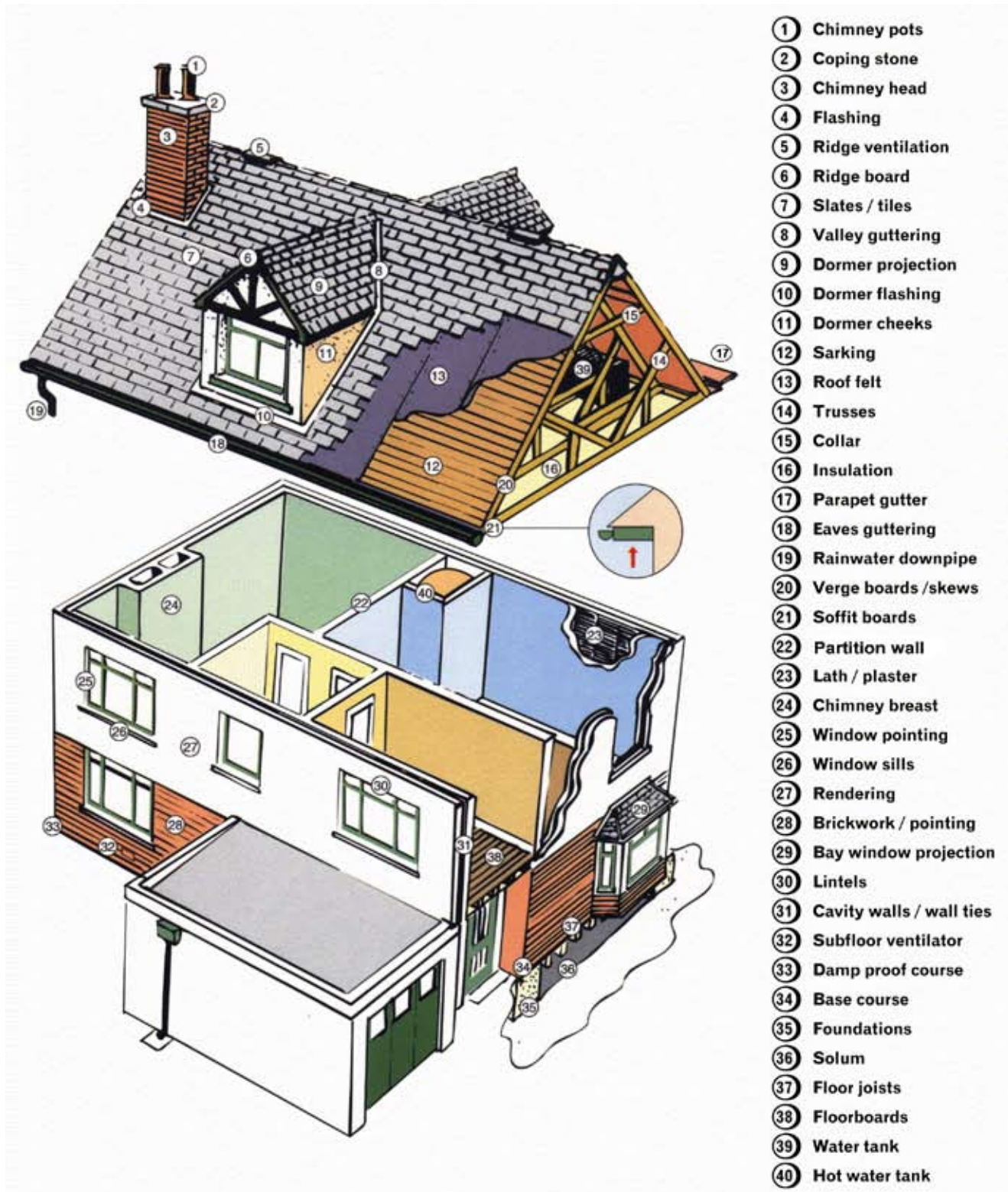
In the case of flats, only the subject flat and internal communal areas giving access to the flat were inspected.

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 movement	
Repair category	1
Notes	All buildings move daily and seasonally as a result of external factors such as gravity, temperature, moisture content and vibrations. Consequently most buildings will have minor non structural cracks related to these factors. Minor cracks can be filled during normal redecoration but often recur seasonally due to normal movement in a building. Non structural cracks of this nature will not be recorded or reported. No visible evidence of significant structural movement was noted within the limitations of the inspection.
Dampness, rot and infestation	
Repair category	1
Notes	None noted within the limitations of the inspection.
Chimney stacks	
Repair category	1
Notes	Chimney stacks were noted to be off plumb.
Roofing including roof space	
Repair category	2
Notes	There are a number of slipped and chipped slates. Uneven ridge tiles noted at chimney ridge projections. Previous staining was noted to timbers in the roof space. No raised damp reading were noted and the source appears historic. However previously affected timbers are soft and have deteriorated in places.
Rainwater fittings	
Repair category	2
Notes	Gutters and down pipes are showing signs of previous leakages. Sections of gutters are uneven and sloping in places.
Main walls	
Repair category	2
Notes	Cracked and missing pointing was noted to sections of stonework at the front elevation.
Windows, external doors and joinery	
Repair category	1
Notes	No reportable defect identified.



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.

External decorations

Repair category	1
Notes	No reportable defect identified.

Conservatories/porches

Repair category	1
Notes	A pvc panel above the gutter was noted to be dislocated.

Communal areas

Repair category	Not applicable
Notes	

Garages and permanent outbuildings

Repair category	1
Notes	The garage is in satisfactory condition for purpose.

Outside areas and boundaries

Repair category	1
Notes	The outside areas and boundaries are satisfactory for age and type.

Ceilings

Repair category	1
Notes	No reportable defect identified.

Internal walls

Repair category	1
Notes	No reportable defect identified.

Floors including sub-floors

Repair category	1
Notes	Some uneven and noisy floors apparent.

Internal joinery and kitchen fittings

Repair category	1
Notes	No reportable defect identified.

Chimney breasts and fireplaces

Repair category	1
Notes	No reportable defect identified.



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.

Internal decorations

Repair category	1
Notes	No reportable defect identified.

Cellars

Repair category	Not applicable
Notes	

Electricity

Repair category	1
Notes	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. The electrical installation appears to be generally of modern 13 amp design with no reportable defect identified.

Gas

Repair category	1
Notes	It is recommended good practice that all gas installations should be checked periodically. This should be regarded as a routine safety and maintenance check. No reportable defect identified.

Water, plumbing and bathroom fittings

Repair category	2
Notes	Water spillage apparent around the shower. Resultant deterioration of surrounding timbers.

Heating and hot water

Repair category	1
Notes	No reportable defect identified.

Drainage

Repair category	1
Notes	No reportable defect identified.



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

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



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 checked="" type="checkbox"/> No <input type="checkbox"/>
6. Is there a toilet on the same level as a bedroom?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
7. Are all rooms on the same level with no internal steps or stairs?	Yes <input checked="" type="checkbox"/> No <input 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 tenure is understood to be Outright Ownership.

The property has been altered with conversion of the roof space and the installation of velux windows to form storage accommodation, the erection of a conservatory to the rear, and the addition of detached car garage. Legal Advisors should confirm that all necessary valid Permissions and Approvals have been obtained and complied with. Confirmation should also be obtained from the local authority in relation to the formation of car access over the public footpath for the parking/garage.


Replacement double glazed windows have been installed. A number of units do not fully comply with the current building regulation due to their lack of trickle vents. We have endeavoured to reflect this in our valuation.

Estimated reinstatement cost for insurance purposes

£220,000 (Two Hundred and Twenty Thousand Pounds)

Valuation and market comments

In its present condition the opinion of valuation for the Outright Ownership interest of the property with vacant possession on 24th May 2011 is £325,000 (Three hundred and twenty five thousand pounds sterling).

Report author	Alan Ramsay, MRICS
Address	Harvey Donaldson & Gibson 8 Manor Place Edinburgh Lothian EH3 7DD
Signed	
Date of report	31/05/2011

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. ¹

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. ²

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 Category 3: Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.

2.3.2 Category 2: Repairs or replacement requiring future attention, but estimates are still advised.

2.3.3 Category 1: No immediate action or repair is needed.

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION 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

**3 Durham Place East
Edinburgh
EH15 1PT**

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: 3 Durham Place East Edinburgh EH15 1PT
Seller's Name(s) Ms E Lindsay
Date of Inspection 24/05/2011

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 No. of units in block Lift provided? Yes No

Approximate year of construction 1935

Tenure Absolute Ownership Leasehold
Ground Rent £ Unexpired Years

Accommodation - (specify number of rooms)

Living Room/s Bedroom/s Kitchen/s Bathroom/s WCs Other (Specify in General Remarks)

Gross Floor Area (Excluding garages & outbuildings) Internal sq.m External sq.m

Residential Element - greater than 40% Yes No m²

Garage/Parking Single garage Double garage Parking space On site? Yes No
 No garage / garage space / parking space

Permanent Outbuildings

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 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
Gas: Mains Private None **Electricity:** Mains Private None
Central Heating Yes Partial None Brief Description: Full Gas System

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/alterted? Yes No
If yes, please comment in General Remarks

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

General Remarks

The property is situated in a primarily residential area within reasonable distance of local amenities.

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

The property has been altered with conversion of the roof space and the installation of velux windows to form storage accommodation, the erection of a conservatory to the rear, and the addition of detached car garage. Legal Advisors should confirm that all necessary valid Permissions and Approvals have been obtained and complied with. Confirmation should also be obtained from the local authority in relation to the formation of car access over the public footpath for the parking/garage.

Replacement double glazed windows have been installed. A number of units do not fully comply with (Continued)

Essential Repairs

None.

Estimated cost of essential repairs £

Retention recommended Yes

No

Amount £

Comment on Mortgageability

The property affords adequate security for loan purposes based on the valuation figure.

Valuations

Market value in present condition

£ 325,000

Market value on completion of essential repairs

£

Insurance Reinstatement Value

£ 220,000

(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

Alan Ramsay

Date

31/05/2011

Valuer's Name

Alan Ramsay

Company Name

Harvey Donaldson & Gibson

Professional Qualifications

MRICS

Address

8 Manor Place
Edinburgh
Lothian EH3 7DD

Telephone Number

0845 5553131

Fax Number

01908 228710



VALUATION REPORT

Property Address: 3 Durham Place East Edinburgh EH15 1PT
Seller's Name(s) Ms E Lindsay
Date of Inspection 24/05/2011

General Remarks (continued)

the current building regulation due to their lack of trickle vents. We have endeavoured to reflect this in our valuation.

Other accommodation - conservatory.

*** End of Report ***



ENERGY REPORT

Property address	3 Durham Place East Edinburgh EH15 1PT
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Customer	Ms E Lindsay
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Customer address	3 Durham Place East Edinburgh EH15 1PT
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Prepared by	Alan Ramsay, MRICS
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Energy Performance Certificate

Address of dwelling and other details


3 DURHAM PLACE EAST
EDINBURGH
EH15 1PT

Dwelling type: Detached bungalow
Name of approved organisation: Northgate Information Solutions
Membership number: NGIS801279
Date of certificate: 31 May 2011
Reference number: 3500-8644-0629-3026-1593
Type of assessment: RdSAP, existing dwelling
Total floor area: 118 m²
Main type of heating and fuel: Boiler and radiators, mains gas

This dwelling's performance ratings

This dwelling has been assessed using the RdSAP 2009 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 (CO₂) emissions. CO₂ is a greenhouse gas that contributes to climate change.

Energy Efficiency Rating


	Current	Potential
Very energy efficient - lower running costs		
(92 plus) A		
(81-91) B		
(69-80) C		
(55-68) D		
(39-54) E	50	54
(21-38) F		
(1-20) G		
Not energy efficient - higher running costs		
Scotland	EU Directive 2002/91/EC	

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.

Approximate current energy use per square metre of floor area: 310 kWh/m² per year

Approximate current CO₂ emissions: 60 kg/m² per year

Environmental Impact (CO₂) Rating

	Current	Potential
Very environmentally friendly - lower CO ₂ emissions		
(92 plus) A		
(81-91) B		
(69-80) C		
(55-68) D		
(39-54) E	45	48
(21-38) F		
(1-20) G		
Not environmentally friendly - higher CO ₂ emissions		
Scotland	EU Directive 2002/91/EC	

The environmental impact rating is a measure of a home's impact on the environment in terms of carbon dioxide (CO₂) emissions. The higher the rating the less impact it has on the environment.

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.

- 1 Low energy lighting for all fixed outlets
- 2 Upgrade heating controls

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: Alan Ramsay
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 (CO₂) emissions and fuel costs of this home

	Current	Potential
Energy use	310 kWh/m ² per year	286 kWh/m ² per year
Carbon dioxide emissions	7.0 tonnes per year	6.5 tonnes per year
Lighting	£97 per year	£54 per year
Heating	£1,109 per year	£1,049 per year
Hot water	£112 per year	£112 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.

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; 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 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, no insulation (assumed)	★★☆☆☆	★★☆☆☆
Roof	Roof room(s), no insulation Pitched, 150 mm loft insulation	★★☆☆☆ ★★★★☆	★★☆☆☆ ★★★★☆
Floor	Suspended, no insulation (assumed)	–	–
Windows	Fully double glazed	★★★★☆	★★★★☆
Main heating	Boiler and radiators, mains gas	★★★★☆	★★★★☆
Main heating controls	Programmer, TRVs and bypass	★★☆☆☆	★★☆☆☆
Secondary heating	None	–	–
Hot water	From main system	★★★★☆	★★★★☆
Lighting	Low energy lighting in 20% of fixed outlets	★★☆☆☆	★★☆☆☆
Current energy efficiency rating		E 50	
Current environmental impact (CO₂) rating		E 45	

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.

Renewable Heat Incentive

You could receive 20 years of 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 to 150 mm and cavity walls filled. The energy required for space and water heating shown below would form the basis of the payments. The Department of Energy and Climate Change has up-to date information on technologies supported and the support levels at www.decc.gov.uk/rhi.

This dwelling: Loft insulation 150 mm or more, Cavity walls not insulated

Heat demand for RHI	Existing dwelling	With loft insulation only	With cavity insulation only	With loft and cavity insulation
Space heating (kWh per year)	24,782	-	21,282	-
Water heating (kWh per year)	2,617			

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 whether any legal permissions are required such as a building warrant, planning consent or listed building restrictions. The indicative costs are representative for most properties but may not apply in a particular case.

Lower cost measures	Indicative cost	Typical savings per year	Ratings after improvement	
			Energy efficiency	Environmental impact
1 Low energy lighting for all fixed outlets	£20	£37	E 51	E 45
2 Upgrade heating controls	£350 - £450	£66	E 54	E 48
Sub-total		£103		
Higher cost measures				
3 Replace boiler with new condensing boiler	£1,500 - £3,500	£81	D 57	E 51
Total		£184		
Potential energy efficiency rating			D 57	
Potential environmental impact (CO₂) rating				E 51

Further measures to achieve even higher standards

The further measures listed below should be considered in addition to those already specified if aiming for the highest possible standards for this home. Some of the measures may be cost-effective when other building work is being carried out such as an alteration, extension or repair. Also they may become cost-effective in the future depending on changes in technology costs and fuel prices. However you should check the conditions in any covenants, planning conditions, warranties or sale contracts before undertaking any of these measures. The indicative costs are representative for most properties but may not apply in a particular case.

4 Solar water heating	£4,000 - £6,000	£36	D 58	E 53
5 Solar photovoltaic panels, 2.5 kWp	£11,000 - £20,000	£207	D 66	D 60
Enhanced energy efficiency rating			D 66	
Enhanced environmental impact (CO₂) rating				D 60

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 reduced carbon dioxide (CO₂) emissions.

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.

Low cost measures

These measures are relatively inexpensive and are worth tackling first. Some of them may be installed as DIY projects. DIY is not always straightforward, and sometimes there are health and safety risks, so take advice from an energy advisor before carrying out DIY improvements.

1 Low energy lighting

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

2 Heating controls (room thermostat)

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

Higher cost measures

3 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

Further measures that could deliver even higher standards for this home. You should check the conditions in any covenants, planning conditions, warranties or sale contracts before undertaking any of these measures. 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.

4 Solar water heating

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

5 Solar photovoltaic (PV) panels

A solar PV system is one which converts light directly into electricity via panels placed on the roof with no waste and no emissions. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Planning restrictions may apply in certain neighbourhoods and you should check this with the local authority. Building regulations may apply to this work, so it is best to obtain advice from your local authority building standards department and from a suitably qualified electrician. 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.

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 CO₂ 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.
- Check the draught-proofing of windows and replace it if appropriate.
- If you have unused open chimneys consider blocking them off (making provision for a ventilation opening and a cowl on top of the chimney to avoid dampness).

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	3 Durham Place East EDINBURGH EH15 1PT
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Seller(s)	Ms Elizabeth Lindsay
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Completion date of property questionnaire	19/05/2011
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1 Length of ownership

How long have you owned the property?

13 years

2 Council tax

Which Council Tax band is your property in?

F

3 Parking

What are the arrangements for parking at your property?

(Please tick all that apply)

Garage

Allocated parking space

Driveway

Shared parking

On street

Resident permit

Metered parking

Other (please specify)

4 Conservation area

Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?

No

5 Listed buildings

Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?

No

6 Alterations/additions/extensions

a.(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?

Yes

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

Conservatory

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

Yes

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:

Pagan & Osborne WS, 57 Queen Street, Edinburgh

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

Yes

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

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

Yes

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

No

- (iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):

Please give any guarantees which you received for this work to your solicitor or estate agent.

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-fired

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

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

1998

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

Yes

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

Scottish Gas - pay £3 per month - repairs to central heating for fixed price of £99. Same with electrics and water.

- (iii) When was your maintenance agreement last renewed?

(Please provide the month and year).

09/2010

8 Energy Performance Certificate

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

No

9 Issues that may have affected your property

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

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:

Services	Connected	Supplier
Gas or liquid petroleum gas	<input checked="" type="checkbox"/>	Scottish Gas
Water mains or private water supply	<input checked="" type="checkbox"/>	Scottish Water
Electricity	<input checked="" type="checkbox"/>	Scottish Gas
Mains drainage	<input checked="" type="checkbox"/>	Scottish Water
Telephone	<input checked="" type="checkbox"/>	Virgin
Cable TV or satellite	<input checked="" type="checkbox"/>	Virgin
Broadband	<input checked="" type="checkbox"/>	Virgin

b. Is there a septic tank system at your property?

No

(i) Do you have appropriate consents for the discharge from your septic tank?

(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

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?

No

If you have answered yes, please give details:

b. Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?

No

If 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 owned the property?

Yes

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?

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

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.)

No

If you have answered yes, please give details:

12 Charges associated with your property

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

No

b. Is there a common buildings insurance policy?

No

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

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

No

- (ii) Roofing
No
 - (iii) Central heating
No
 - (iv) National House Building Council (NHBC)
No
 - (v) Damp course
No
 - (vi) Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)
No
- 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):
- (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?
No
- If you have answered yes, please give details:

15 Boundaries

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

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?
No
- b. that affects your property in some other way?
No
- 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.