

# Energy Performance Certificate (EPC)

Dwellings

## Scotland

32 ORCHARD COURT, DUNDEE, DD4 9DB

Dwelling type: Mid-terrace house  
Date of assessment: 30 May 2025  
Date of certificate: 02 June 2025  
Total floor area: 85 m<sup>2</sup>  
Primary Energy Indicator: 208 kWh/m<sup>2</sup>/year

Reference number: 7808-1013-3205-6705-2204  
Type of assessment: RdSAP, existing dwelling  
Approved Organisation: Elmhurst  
Main heating and fuel: Boiler and radiators, mains gas

You can use this document to:

- Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO<sub>2</sub> emissions by improving your home

Estimated energy costs for your home for 3 years\*

£3,003

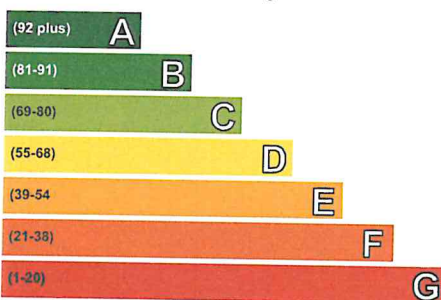
See your recommendations report for more information

Over 3 years you could save\*

£537

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

Very energy efficient - lower running costs



Not energy efficient - higher running costs

| Current | Potential |
|---------|-----------|
| 72      | 87        |

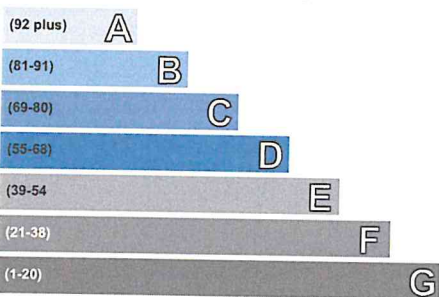
## Energy Efficiency Rating

This graph shows the current efficiency of your home, taking into account both energy efficiency and fuel costs. The higher this rating, the lower your fuel bills are likely to be.

Your current rating is **band C (72)**. The average rating for EPCs in Scotland is **band D (61)**.

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

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



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

| Current | Potential |
|---------|-----------|
| 70      | 86        |

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

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

Your current rating is **band C (70)**. The average rating for EPCs in Scotland is **band D (59)**.

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

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

| Recommended measures                 | Indicative cost | Typical savings over 3 years |
|--------------------------------------|-----------------|------------------------------|
| 1 Party wall insulation              | £300 - £600     | £228.00                      |
| 2 Floor insulation (suspended floor) | £800 - £1,200   | £183.00                      |
| 3 Solar water heating                | £4,000 - £6,000 | £123.00                      |

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

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

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

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

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

| Element               | Description                                          | Energy Efficiency | Environmental |
|-----------------------|------------------------------------------------------|-------------------|---------------|
| Walls                 | Timber frame, as built, partial insulation (assumed) | ★★★★☆             | ★★★★☆         |
| Roof                  | 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, room thermostat and TRVs                 | ★★★★☆             | ★★★★☆         |
| Secondary heating     | None                                                 | —                 | —             |
| Hot water             | From main system                                     | ★★★★☆             | ★★★★☆         |
| Lighting              | Low energy lighting in all fixed outlets             | ★★★★★             | ★★★★★         |

## The energy efficiency rating of your home

Your Energy Efficiency Rating is calculated using the standard UK methodology, RdSAP. This calculates energy used for heating, hot water, lighting and ventilation and then applies fuel costs to that energy use to give an overall rating for your home. The rating is given on a scale of 1 to 100. Other than the cost of fuel for electrical appliances and for cooking, a building with a rating of 100 would cost almost nothing to run.

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO<sub>2</sub> emissions, running costs and the savings possible from making improvements.

## The impact of your home on the environment

One of the biggest contributors to global warming is carbon dioxide. The energy we use for heating, lighting and power in our homes produces over a quarter of the UK's carbon dioxide emissions. Different fuels produce different amounts of carbon dioxide for every kilowatt hour (kWh) of energy used. The Environmental Impact Rating of your home is calculated by applying these 'carbon factors' for the fuels you use to your overall energy use.

The calculated emissions for your home are 37 kg CO<sub>2</sub>/m<sup>2</sup>/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 3.1 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 1.5 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

### Estimated energy costs for this home

|               | Current energy costs | Potential energy costs | Potential future savings                                                            |
|---------------|----------------------|------------------------|-------------------------------------------------------------------------------------|
| Heating       | £2,394 over 3 years  | £1,980 over 3 years    |  |
| Hot water     | £345 over 3 years    | £222 over 3 years      |                                                                                     |
| Lighting      | £264 over 3 years    | £264 over 3 years      |                                                                                     |
| <b>Totals</b> | <b>£3,003</b>        | <b>£2,466</b>          |                                                                                     |

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

### Recommendations for improvement

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

| Recommended measures                 | Indicative cost | Typical saving per year | Rating after improvement                                                                   |                                                                                            |
|--------------------------------------|-----------------|-------------------------|--------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|
|                                      |                 |                         | Energy                                                                                     | Environment                                                                                |
| 1 Party wall insulation              | £300 - £600     | £76                     |  C 74 |  C 73 |
| 2 Floor insulation (suspended floor) | £800 - £1,200   | £61                     |  C 76 |  C 75 |
| 3 Solar water heating                | £4,000 - £6,000 | £41                     |  C 77 |  C 77 |
| 4 Solar photovoltaic panels, 2.5 kWp | £3,500 - £5,500 | £405                    |  B 87 |  B 86 |

### Choosing the right improvement package

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

**energy<sup>®</sup>**  
**saving**  
**trust**

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

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

### 1 Party wall insulation

Party wall insulation, to fill the cavity of a wall separating a dwelling from another building with an insulating material, reduces heat loss; this will improve levels of thermal comfort, reduce energy use and lower fuel bills. The insulation material is pumped into the gap through small holes that are drilled into the party wall, and the holes are made good afterwards. As specialist machinery is used to fill the cavity, a professional installation company should carry out this work, and they should carry out a thorough survey before commencing work to ensure that this type of insulation is suitable for this home and its exposure. They should also provide a guarantee for the work. This work has to comply with building regulations, including that installation will not adversely affect the performance of the existing wall in respect of noise transmission. Further information about cavity wall insulation and details of local installers can be obtained from the National Insulation Association ([www.nationalinsulationassociation.org.uk](http://www.nationalinsulationassociation.org.uk)).

### 2 Floor insulation (suspended floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Suspended floors can often be insulated from below but must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about floor insulation is available from many sources including [www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation](http://www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation). Building regulations generally apply to this work so it is best to check with your local authority building standards department.

### 3 Solar water heating

A solar water heating panel, usually fixed to the roof, uses the sun to pre-heat the hot water supply. This can significantly reduce the demand on the heating system to provide hot water and hence save fuel and money. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check these with your local authority. You could be eligible for Renewable Heat Incentive payments which could appreciably increase the savings beyond those shown on your EPC, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at [www.microgenerationcertification.org](http://www.microgenerationcertification.org).

### 4 Solar photovoltaic (PV) panels

A solar PV system is one which converts light directly into electricity via panels placed on the roof with no waste and no emissions. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for solar photovoltaic panels, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at [www.microgenerationcertification.org](http://www.microgenerationcertification.org).

## Low and zero carbon energy sources

Low and zero carbon (LZC) energy sources are sources of energy that release either very little or no carbon dioxide into the atmosphere when they are used. Installing these sources may help reduce energy bills as well as cutting carbon.

**LZC energy sources present:** There are none provided for this home

## Your home's heat demand

In this section, you can see how much energy you might need to heat your home and provide hot water. These are estimates showing how an average household uses energy. These estimates may not reflect your actual energy use, which could be higher or lower. You might spend more money on heating and hot water if your house is less energy efficient. The table below shows the potential benefit of having your loft and walls insulated. Visit <https://energysavingtrust.org.uk/energy-at-home> for more information.

| Heat demand                  | Existing dwelling | Impact of loft insulation | Impact of cavity wall insulation | Impact of solid wall insulation |
|------------------------------|-------------------|---------------------------|----------------------------------|---------------------------------|
| Space heating (kWh per year) | 10,105            | (280)                     | N/A                              | N/A                             |
| Water heating (kWh per year) | 1,785             |                           |                                  |                                 |

## About this document

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

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

|                             |                                                                                                    |
|-----------------------------|----------------------------------------------------------------------------------------------------|
| Assessor's name:            | Mr. Graeme Millar                                                                                  |
| Assessor membership number: | EES/022017                                                                                         |
| Company name/trading name:  | Allied Surveyors Scotland Ltd                                                                      |
| Address:                    | 8 Whitehall Crescent<br>Dundee<br>DD1 4AU                                                          |
| Phone number:               | 01382 349930                                                                                       |
| Email address:              | <a href="mailto:gary.black@alliedsurveyorsscotland.com">gary.black@alliedsurveyorsscotland.com</a> |
| Related party disclosure:   | No related party                                                                                   |

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

## Use of this energy performance information

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

### Advice and support to improve this property

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

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

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



# Single Survey

survey report on:

|                  |                                                   |
|------------------|---------------------------------------------------|
| Property address | 32 Orchard Court,<br>Dundee,<br>Angus,<br>DD4 9DB |
|------------------|---------------------------------------------------|

|          |  |
|----------|--|
| Customer |  |
|----------|--|

|                  |  |
|------------------|--|
| Customer address |  |
|------------------|--|

|             |                               |
|-------------|-------------------------------|
| Prepared by | Allied Surveyors Scotland Ltd |
|-------------|-------------------------------|

|                    |               |
|--------------------|---------------|
| Date of inspection | 30th May 2025 |
|--------------------|---------------|



**ALLIED**  
**SURVEYORS**  
**SCOTLAND**

# Terms and Conditions

## PART 1 - GENERAL

### 1.1 THE SURVEYORS

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

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

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

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

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

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

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

### 1.2 THE REPORT

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

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

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

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.

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

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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

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

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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.

## 1.1 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;

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- 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.

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## 2.3 THE REPORT

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

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

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

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

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

## 2.4 SERVICES

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

## 2.5 ACCESSIBILITY

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

## 2.6 ENERGY REPORT

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

## 2.7 VALUATION AND CONVEYANCER ISSUES

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

*"Market Value" 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*

## Terms and Conditions

*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.

# Single Survey

## 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 two storey mid-terraced villa with garden grounds.                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Accommodation                               | GROUND FLOOR Entrance Hall, Living Room and Kitchen.<br>FIRST FLOOR Landing, Three Bedrooms and Bathroom.                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Gross internal floor area (m <sup>2</sup> ) | 85                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Neighbourhood and location                  | The subjects form part of an established residential area where surrounding properties are of similar age and character. An adequate range of facilities and amenities can be found within a reasonable distance.                                                                                                                                                                                                                                                                                                                                  |
| Age                                         | Approximately 55 years.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Weather                                     | Light rain.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Chimney stacks                              | Visually inspected with the aid of binoculars where appropriate.<br><br>The chimney head is of brick construction with lead flashings and clay chimney pots.                                                                                                                                                                                                                                                                                                                                                                                       |
| Roofing including roof space                | Sloping roofs were visually inspected with the aid of binoculars where appropriate.<br><br>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.<br><br>Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.<br><br>If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe |

## Single Survey

|                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|-------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Roofing including roof space        | <p>and reasonable to do so.</p> <p>The roof is of pitched timber design, overlaid with concrete tiles.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Rainwater fittings                  | <p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Rainwater fittings are run in uPVC and cast iron.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Main walls                          | <p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> <p>The main walls of the property are of a form of construction known as Crosswall, consisting of brick party/gable walls with timber frame infill to front and rear elevations.</p>                                                                                                                                                                                                                                                                                                                |
| Windows, external doors and joinery | <p>Internal and external doors were opened and closed where keys were available.</p> <p>Random windows were opened and closed where possible.</p> <p>Doors and windows were not forced open.</p> <p>Windows are of uPVC and aluminium double glazed type with timber surrounds.</p> <p>Main entrance doors to the property are of uPVC and aluminium double glazed type.</p> <p>Roof edge linings (fascia's and soffits) are formed in timber/uPVC.</p> <p>It is possible that soffit boards are formed in asbestos containing material, common practice at the time of construction. However, this can only be confirmed by sample analysis.</p> |
| External decorations                | <p>Visually inspected.</p> <p>External timbers, cast iron components and masonry are stained/painted.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Conservatories / porches            | Not applicable.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Communal areas                      | Not applicable.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Garages and permanent outbuildings  | Not applicable.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |

## Single Survey

|                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|---------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Outside areas and boundaries          | <p>Visually inspected.</p> <p>The property benefits from private garden grounds to the rear bounded by timber fencing.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Ceilings                              | <p>Visually inspected from floor level.</p> <p>Ceilings within the property appear to be of plasterboard.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Internal walls                        | <p>Visually inspected from floor level.</p> <p>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p> <p>Internal walls appear to be of plasterboard and hard plaster.</p>                                                                                                                                                                                                                                                                                                                                                                                   |
| Floors including sub floors           | <p>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</p> <p>Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.</p> <p>Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.</p> <p>Floors are of suspended timber construction.</p> |
| Internal joinery and kitchen fittings | <p>Built-in cupboards were looked into but no stored items were moved.</p> <p>Kitchen units were visually inspected excluding appliances.</p> <p>Internal joinery comprises timber skirtings, facings, linings and internal doors.</p> <p>The kitchen comprises a range of base and wall mounted units.</p>                                                                                                                                                                                                                                                                                             |
| Chimney breasts and fireplaces        | <p>Visually inspected.</p> <p>No testing of the flues or fittings was carried out.</p> <p>Within the living room there is a gas fire.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Internal decorations                  | <p>Visually inspected.</p> <p>Internal surfaces are papered/painted.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |

# Single Survey

|                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Cellars                            | Not applicable.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Electricity                        | <p>Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</p> <p>A mains supply of electricity is connected with power points situated throughout the property. The fuse board is located in the entrance hall.</p> |
| Gas                                | <p>Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</p> <p>A mains supply of gas is connected. The gas meter is located in an external meter box.</p>                                                         |
| Water, plumbing, bathroom fittings | <p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Water is supplied from the mains. Where viewed the plumbing system is of uPVC and copper pipework.</p> <p>The bathroom contains a three piece suite consisting of bath with shower over, wash hand basin and w.c.</p>                                                                                                                      |
| Heating and hot water              | <p>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Heating is provided by a gas fired combination boiler, located in the landing cupboard, which serves hot water radiators located throughout the property. Hot water is provided directly from the boiler on demand.</p>                                                                                                                         |
| Drainage                           | <p>Drainage covers etc were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Drainage is assumed to be to the main Local Authority sewer.</p>                                                                                                                                                                                                                                                                                                                                                                          |

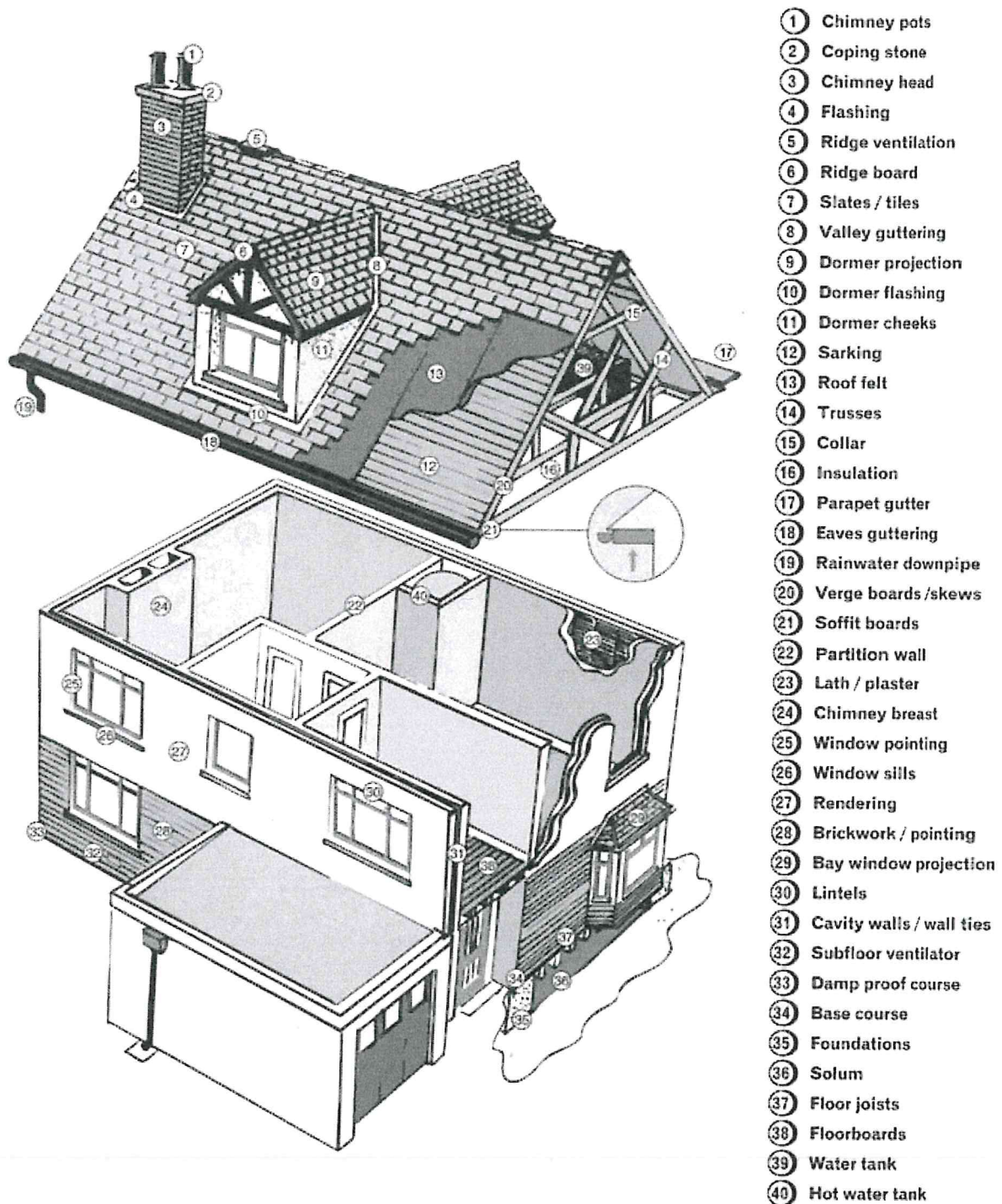
## Single Survey

|                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|---------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>Fire, smoke and burglar alarms</b></p>      | <p><b>Visually inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>Visually inspected.</p> <p>No test whatsoever were carried out to any systems or appliances.</p> <p>There is now a requirement in place for compliant interlinked fire, smoke and heat detectors in residential properties. The new fire smoke and alarm standard came into force in Scotland in February 2022, requiring a smoke alarm to be installed in the room most frequently used for living purposes and in every circulation space on each floor. A heat alarm also requires to be installed in each kitchen. The alarms need to be ceiling mounted and interlinked.</p> <p>Where there is a carbon fuelled appliance such as a boiler, open fire or wood burner etc. a carbon monoxide detector is also required. The surveyor will only comment on the presence of a smoke detector etc. but will not test them, ascertain if they are in working order, interlinked and / or fully compliant with the fire and smoke alarm standard that was introduced in 2022.</p> <p>We have for the purposes of the report, assumed the system is fully compliant, if not then the appropriate compliant system will required to be installed prior to sale. This of course should be confirmed by your legal advisor.</p>                                                                                                                                                                                                                                   |
| <p><b>Any additional limits to inspection</b></p> | <p><b>For flats / maisonettes</b></p> <p><b>Only the subject flat and internal communal areas giving access to the flat were inspected.</b></p> <p>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.</p> <p>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.</p> <p>Areas of the property that were covered, unexposed or inaccessible have not been inspected. It cannot be confirmed that such areas are free from infestation, decay or other defects.</p> <p>An external inspection was carried out from ground level within the boundaries of the property and from adjoining highways.</p> <p>It was dry on the date of inspection. Leakage and water penetration within roof spaces, around chimney breasts, window openings, etc are sometimes only visible during or immediately after, adverse weather conditions.</p> <p>A limited inspection was possible of the roof void.</p> <p>A limited inspection of the sub floor area was possible.</p> <p>No close inspection was possible to enclosed areas beneath and around washing appliances and sanitary fittings.</p> <p>The report does not include an asbestos inspection. However,</p> |

## Single Survey

|                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|--------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Any additional limits to inspection</b> | <p>asbestos was widely used in the building industry until around 2000, when it became a banned substance. If the possibility of asbestos based products has been reported within the limitations of the inspection and should you have concerns you should engage a qualified asbestos surveyor.</p> <p>It should be appreciated that further defects can arise after the date of our inspection.</p> <p>An inspection for Japanese Knotweed was not carried out. This is a plant which is subject to control regulation, is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. It is therefore assumed that there is no Japanese Knotweed within the boundaries of the property or its neighbouring property. Identification of Japanese Knotweed is best undertaken by a specialist contractor. If it exists removal must be undertaken in a controlled manner by specialist contractors. This can prove to be expensive.</p> <p>Normal maintenance is not treated as a repair for the purposes of the Single Survey. When a category 1 rating is provided this means the property must continue to be maintained in the normal way.</p> |
|--------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

## Sectional Diagram showing elements of a typical house



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

# Single Survey

## 2. Condition

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

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



### Structural movement

|                 |                                                                                                                          |
|-----------------|--------------------------------------------------------------------------------------------------------------------------|
| Repair category | 1                                                                                                                        |
| Notes           | On the basis of our single limited inspection there is no evidence of recent or ongoing movement affecting the subjects. |



### Dampness, rot and infestation

|                 |                                                                                  |
|-----------------|----------------------------------------------------------------------------------|
| Repair category | 1                                                                                |
| Notes           | There is no evidence of dampness, rot or infestation affecting accessible areas. |



### Chimney stacks

|                 |                                                                                                                                                |
|-----------------|------------------------------------------------------------------------------------------------------------------------------------------------|
| Repair category | 2                                                                                                                                              |
| Notes           | Chimney stacks are affected by weathering and erosion, typical of the age and type of construction. Ongoing maintenance should be anticipated. |



### Roofing including roof space

|                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|-----------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Repair category | 2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Notes           | <p>The roof covering appears to be the original and is affected by weathering, consistent with age.</p> <p>There is a build up of moss growth on the roof covering which restricted our inspection of the roof surface. Moss growth can foreshorten the anticipated life of roof coverings.</p> <p>Given the age and type of the roof, it would be recommended that a reputable Roofing Contractor is instructed to inspect the roof and advise on any repairs required and anticipated remaining life span.</p> |

## Single Survey



### Rainwater fittings

|                 |                                                                                                                                                                                                                                                    |
|-----------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Repair category | 2                                                                                                                                                                                                                                                  |
| Notes           | <p>Vegetation growth was noted to gutters.</p> <p>It should be noted that it was not raining heavily at the time of inspection. We are therefore unable to confirm that all gutter joints, downpipes etc are free from leaks or other defects.</p> |



### Main walls

|                 |                                                                                                                |
|-----------------|----------------------------------------------------------------------------------------------------------------|
| Repair category | 2                                                                                                              |
| Notes           | <p>Areas of rot were noted to timber infill panels to front and rear elevations. Repairs are now required.</p> |



### Windows, external doors and joinery

|                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|-----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Repair category | 3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Notes           | <p>The windows are of dated type and are affected by wear and tear, including loose ironmongery and defective opening mechanisms.</p> <p>Windows generally require careful ongoing maintenance and with the passage of time can be prone to the failure of mechanisms and seals.</p> <p>External doors are of dated type and are affected by wear and tear.</p> <p>Extensive areas of rot were noted to external timbers.</p> <p>It is possible that soffit boards are formed in asbestos containing material, common practice at the time of construction. However, this can only be confirmed by sample analysis.</p> |



### External decorations

|                 |                                                                      |
|-----------------|----------------------------------------------------------------------|
| Repair category | 3                                                                    |
| Notes           | <p>External decorations are weathered. Renewal will be required.</p> |



### Conservatories/porches

|                 |                        |
|-----------------|------------------------|
| Repair category | -                      |
| Notes           | <p>Not applicable.</p> |



## Communal areas

|                 |                 |
|-----------------|-----------------|
| Repair category | -               |
| Notes           | Not applicable. |



## Garages and permanent outbuildings

|                 |                 |
|-----------------|-----------------|
| Repair category | -               |
| Notes           | Not applicable. |



## Outside areas and boundaries

|                 |                                                            |
|-----------------|------------------------------------------------------------|
| Repair category | 1                                                          |
| Notes           | Outside areas and boundaries appear adequately maintained. |



## Ceilings

|                 |                                                                                                                                                                                                                                                                                                                               |
|-----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Repair category | 1                                                                                                                                                                                                                                                                                                                             |
| Notes           | <p>Hairline cracking was noted to some ceiling surfaces.</p> <p>Unevenness and hairline cracking was noted to some ceiling surfaces.</p> <p>Ceilings within the upper landing and bathroom have been overclad in uPVC and timber. It is not possible to comment on the condition of concealed, original ceiling finishes.</p> |



## Internal walls

|                 |                                                                                                                                              |
|-----------------|----------------------------------------------------------------------------------------------------------------------------------------------|
| Repair category | 1                                                                                                                                            |
| Notes           | <p>Unevenness and hairline cracking was noted to some wall surfaces.</p> <p>Localised plaster repairs may be required upon redecoration.</p> |



## Floors including sub-floors

|                 |                                                               |
|-----------------|---------------------------------------------------------------|
| Repair category | 2                                                             |
| Notes           | Some floorboards were noted to be loose and uneven underfoot. |

# Single Survey



## Internal joinery and kitchen fittings

|                 |                                                                                                                                                                                                                                          |
|-----------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Repair category | 2                                                                                                                                                                                                                                        |
| Notes           | <p>Internal joinery is of mixed vintage and, whilst affected by wear and tear, appears in generally serviceable condition.</p> <p>Kitchen units are dated and affected by wear and tear. Repairs/upgrades are likely to be required.</p> |



## Chimney breasts and fireplaces

|                 |                                                                                                                                                            |
|-----------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Repair category | 3                                                                                                                                                          |
| Notes           | <p>The gas fire appears to have been decommissioned. We would recommend that the gas fire is tested/serviced by a qualified gas engineer prior to use.</p> |



## Internal decorations

|                 |                                                                     |
|-----------------|---------------------------------------------------------------------|
| Repair category | 3                                                                   |
| Notes           | <p>The property would benefit from a programme of redecoration.</p> |



## Cellars

|                 |                        |
|-----------------|------------------------|
| Repair category | -                      |
| Notes           | <p>Not applicable.</p> |



## Electricity

|                 |                                                                                                                                                                                                                                                                                                                                                                     |
|-----------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Repair category | 3                                                                                                                                                                                                                                                                                                                                                                   |
| Notes           | <p>The electrical installation is dated with a number of features which will not comply with current regulations. Upgrades are likely to be required.</p> <p>It is recommended that electrical installations are checked by a qualified electrician every five years, or upon a change of ownership, at which point further repairs/upgrades may be identified.</p> |



## Gas

|                 |                                                                                                                                                                                                                         |
|-----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Repair category | 3                                                                                                                                                                                                                       |
| Notes           | <p>We understand that the gas fire has been disconnected and the supply capped off. This should be confirmed by a qualified gas engineer.</p> <p>Gas fittings have not been tested. We would recommend that all gas</p> |

## Single Survey



### Gas

|                 |                                                                                                                 |
|-----------------|-----------------------------------------------------------------------------------------------------------------|
| Repair category | 3                                                                                                               |
| Notes           | fittings/appliances are tested by a suitably qualified gas engineer prior to first use and annually thereafter. |



### Water, plumbing and bathroom fittings

|                 |                                                                                                                                                                                                                                                                                                                                                                                                   |
|-----------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Repair category | 2                                                                                                                                                                                                                                                                                                                                                                                                 |
| Notes           | <p>Sanitary fittings are dated and affected by wear and tear.</p> <p>Sealant around the bath is beginning to deteriorate. It is important to maintain sealant/tile grout around baths and shower trays in order to prevent water ingress to concealed areas.</p> <p>It should be noted that no inspection was possible to the area below the bath due to the presence of a fitted bath panel.</p> |



### Heating and hot water

|                 |                                                                                                                                                                                                                                                                                                                                                                             |
|-----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Repair category | 3                                                                                                                                                                                                                                                                                                                                                                           |
| Notes           | <p>The heating system appears to have been decommissioned and should only be recommissioned by a qualified gas engineer.</p> <p>It is recommended that gas boilers are serviced on an annual basis by a qualified gas engineer. This should be regarded as a routine safety and maintenance check. Purchasers are advised to obtain any previous service documentation.</p> |



### Drainage

|                 |                                                                                                                                                                    |
|-----------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Repair category | 1                                                                                                                                                                  |
| Notes           | Visible, above ground drainage pipes appear in reasonable order. There was no evidence at the time of inspection to suggest that the system was choked or leaking. |

# Single Survey

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

|                                       |   |
|---------------------------------------|---|
| Structural movement                   | 1 |
| Dampness, rot and infestation         | 1 |
| Chimney stacks                        | 2 |
| Roofing including roof space          | 2 |
| Rainwater fittings                    | 2 |
| Main walls                            | 2 |
| Windows, external doors and joinery   | 3 |
| External decorations                  | 3 |
| Conservatories/porches                | - |
| Communal areas                        | - |
| Garages and permanent outbuildings    | - |
| Outside areas and boundaries          | 1 |
| Ceilings                              | 1 |
| Internal walls                        | 1 |
| Floors including sub-floors           | 2 |
| Internal joinery and kitchen fittings | 2 |
| Chimney breasts and fireplaces        | 3 |
| Internal decorations                  | 3 |
| Cellars                               | - |
| Electricity                           | 3 |
| Gas                                   | 3 |
| Water, plumbing and bathroom fittings | 2 |
| Heating and hot water                 | 3 |
| Drainage                              | 1 |

## Category 3

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

## Category 2

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

## Category 1

No immediate action or repair is needed.

### Remember

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

### Warning

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

## Single Survey

### 3. Accessibility information

#### Guidance notes on accessibility information

*Three steps or fewer to a main entrance door of the property:*

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

*Unrestricted parking within 25 metres:*

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

|                                                                                        |                                                                     |
|----------------------------------------------------------------------------------------|---------------------------------------------------------------------|
| 1. Which floor(s) is the living accommodation on?                                      | Ground and First                                                    |
| 2. Are there three steps or fewer to a main entrance door of the property?             | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> |
| 3. Is there a lift to the main entrance door of the property?                          | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| 4. Are all door openings greater than 750mm?                                           | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| 5. Is there a toilet on the same level as the living room and kitchen?                 | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| 6. Is there a toilet on the same level as a bedroom?                                   | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> |
| 7. Are all rooms on the same level with no internal steps or stairs?                   | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| 8. Is there unrestricted parking within 25 metres of an entrance door to the building? | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> |

# Single Survey

## 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

In line with our normal practice, it is specifically assumed that the property and its value are unaffected by any matters which would or should be revealed to a competent Completing Solicitor by a local search and replies to the usual enquiries, or by any statutory notice and planning proposal.

Where defects or repairs have been identified within this report it is recommended that, prior to entering into any legally binding sale or purchases contracts, further specialist advice and estimates should be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property.

### Estimated reinstatement cost for insurance purposes

The subjects should be insured for a sum of not less than £265,000

### Valuation and market comments

Market value assuming vacant possession £110,000

|                |                                                               |
|----------------|---------------------------------------------------------------|
| Signed         | Security Print Code [437095 = 0566 ]<br>Electronically signed |
| Report author  | Graeme Millar                                                 |
| Company name   | Allied Surveyors Scotland Ltd                                 |
| Address        | 8 Whitehall Crescent, Dundee, DD1 4AU                         |
| Date of report | 13th August 2025                                              |

# Mortgage Valuation Report



## Property Address

Address 32 Orchard Court, Dundee, Angus, DD4 9DB  
Seller's Name  
Date of Inspection 30th May 2025

## Property Details

Property Type ☒ House ☐ Bungalow ☐ Chalet ☐ Purpose built maisonette  
☐ Coach ☐ Studio ☐ Converted maisonette ☐ Purpose built flat  
☐ Converted flat ☐ Tenement flat ☐ Flat over non-residential use ☐ Other (specify in General Remarks)

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

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

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

Approximate Year of Construction

## Tenure

☒ Absolute Ownership ☐ Leasehold Ground rent £  Unexpired years

## Accommodation

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

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

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

## Garage / Parking / Outbuildings

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

Permanent outbuildings:

None.

# Mortgage Valuation Report

## Construction

|       |                                          |                                 |                                           |                                           |                                                                        |
|-------|------------------------------------------|---------------------------------|-------------------------------------------|-------------------------------------------|------------------------------------------------------------------------|
| Walls | <input type="checkbox"/> Brick           | <input type="checkbox"/> Stone  | <input type="checkbox"/> Concrete         | <input type="checkbox"/> Timber frame     |                                                                        |
|       | <input type="checkbox"/> Solid           | <input type="checkbox"/> Cavity | <input type="checkbox"/> Steel frame      | <input type="checkbox"/> Concrete block   | <input checked="" type="checkbox"/> Other (specify in General Remarks) |
| Roof  | <input checked="" type="checkbox"/> Tile | <input type="checkbox"/> Slate  | <input type="checkbox"/> Asphalt          | <input type="checkbox"/> Felt             |                                                                        |
|       | <input type="checkbox"/> Lead            | <input type="checkbox"/> Zinc   | <input type="checkbox"/> Artificial slate | <input type="checkbox"/> Flat glass fibre | <input type="checkbox"/> Other (specify in General Remarks)            |

## Special Risks

Has the property suffered structural movement? ☐ Yes ☒ No

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

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

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

## Service Connection

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        | <input checked="" type="checkbox"/> Mains | <input type="checkbox"/> Private | <input type="checkbox"/> None | Water | <input checked="" type="checkbox"/> Mains | <input type="checkbox"/> Private | <input type="checkbox"/> None |
| Electricity     | <input checked="" type="checkbox"/> Mains | <input type="checkbox"/> Private | <input type="checkbox"/> None | Gas   | <input checked="" type="checkbox"/> Mains | <input type="checkbox"/> Private | <input type="checkbox"/> None |
| Central Heating | <input checked="" type="checkbox"/> Yes   | <input type="checkbox"/> Partial | <input type="checkbox"/> None |       |                                           |                                  |                               |

Brief description of Central Heating:

Gas fired boiler.

## Site

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

|                                                                   |                                                 |                                                                     |                                                     |
|-------------------------------------------------------------------|-------------------------------------------------|---------------------------------------------------------------------|-----------------------------------------------------|
| <input type="checkbox"/> Rights of way                            | <input type="checkbox"/> Shared drives / access | <input type="checkbox"/> Garage or other amenities on separate site | <input type="checkbox"/> Shared service connections |
| <input type="checkbox"/> Agricultural land included with property | <input type="checkbox"/> Ill-defined boundaries | <input type="checkbox"/> Other (specify in General Remarks)         |                                                     |

## Location

|                                                        |                                                         |                                                         |                                                             |
|--------------------------------------------------------|---------------------------------------------------------|---------------------------------------------------------|-------------------------------------------------------------|
| <input checked="" type="checkbox"/> Residential suburb | <input type="checkbox"/> Residential within town / city | <input type="checkbox"/> Mixed residential / commercial | <input type="checkbox"/> Mainly commercial                  |
| <input type="checkbox"/> Commuter village              | <input type="checkbox"/> Remote village                 | <input type="checkbox"/> Isolated rural property        | <input type="checkbox"/> Other (specify in General Remarks) |

## Planning Issues

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

If Yes provide details in General Remarks.

## Roads

|                                                  |                                      |                                                    |                                                 |                                  |                                    |
|--------------------------------------------------|--------------------------------------|----------------------------------------------------|-------------------------------------------------|----------------------------------|------------------------------------|
| <input checked="" type="checkbox"/> Made up road | <input type="checkbox"/> Unmade road | <input type="checkbox"/> Partly completed new road | <input type="checkbox"/> Pedestrian access only | <input type="checkbox"/> Adopted | <input type="checkbox"/> Unadopted |
|--------------------------------------------------|--------------------------------------|----------------------------------------------------|-------------------------------------------------|----------------------------------|------------------------------------|

# Mortgage Valuation Report

## General Remarks

Construction: Crosswall construction.

At the time of inspection the subjects were found to be in a poor state of repair with a number of works of maintenance required.

## Essential Repairs

None.

Estimated cost of essential repairs £

Retention recommended? ☐ Yes ☒ No

Amount £

# Mortgage Valuation Report

## Comment on Mortgageability

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

## Valuations

Market value in present condition £ 110,000  
Market value on completion of essential repairs £  
Insurance reinstatement value £ 265,000  
(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? £ N/A  
Is the property in an area where there is a steady demand for rented accommodation of this type? ☐ Yes ☐ No

## Declaration

Signed Security Print Code [437095 = 0566 ]  
Electronically signed by:-  
Surveyor's name Graeme Millar  
Professional qualifications MRICS  
Company name Allied Surveyors Scotland Ltd  
Address 8 Whitehall Crescent, Dundee, DD1 4AU  
Telephone 01382 349930  
Fax  
Report date 13th August 2025

# Property Questionnaire

**PROPERTY  
ADDRESS:**

32 Orchard Court  
Dundee  
Angus  
DD4 9DB

**SELLER(S):**

Asset Management Group

**COMPLETION  
DATE OF  
PROPERTY  
QUESTIONNAIRE:**

03.06.2025

## >> NOTE FOR SELLERS

- Please complete this form carefully. It is important that your answers are correct.
- The information in your answers will help ensure that the sale of your house goes smoothly. Please answer each question with as much detailed information as you can.
- If anything changes after you fill in this questionnaire but before the Date of Entry for the sale of your house, tell your solicitor or estate agent immediately.

## Information to be given to prospective buyer(s)

### 1. Length of ownership

How long have you owned the property?

**The Seller is not the registered owner, but is selling the property as mortgagee in possession, under powers of sale conferred by the original mortgage**

### 2. Council Tax

Which Council Tax band is your property in? *please circle*

**The Seller, as mortgagee in possession does not know. Please enquire at the Council.**

A B C D E F G H

### 3. Parking

What are the arrangements for parking at your property? *tick all that apply*

**The Seller, as mortgagee in possession has no personal knowledge of the property. The buyer must rely on their own enquiries and inspection.**

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 (i.e. an area of special architectural or historic interest, the character or appearance of which it is desirable to preserve or enhance)?

**Don't know.  
Please rely  
on own  
enquiries**

### 5. Listed Buildings

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

**Don't know.  
Please rely  
on own  
enquiries**

| 6. Alterations / additions / extensions                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                  |                                                                                                       |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|
| a                                                                                                                                                                                                                                                                                                                                                                                                              | <p>(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)?</p> | <p>As mortgagee in possession the seller has no personal knowledge, Please rely on own inspection</p> |
| <p><b>If you have answered yes</b>, please describe the changes which you have made:</p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div>                                                                                                                                                                                                                                               |                                                                                                                                                                                                  |                                                                                                       |
|                                                                                                                                                                                                                                                                                                                                                                                                                | <p>(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?</p>                                                                       | <p>Not known. Please rely on own enquiries</p>                                                        |
| <p><b>If you have answered yes</b>, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.</p> <p>If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent can arrange to obtain them.</p> <div style="border: 1px solid black; height: 30px; width: 100%;"></div> |                                                                                                                                                                                                  |                                                                                                       |
| b                                                                                                                                                                                                                                                                                                                                                                                                              | <p>Have you had replacement windows, doors, patio doors or double glazing installed in your property?</p> <p><b>If you have answered yes</b>, please answer the three questions below:</p>       | <p>As mortgagee in possession the seller has no personal knowledge, Please rely inspection</p>        |
|                                                                                                                                                                                                                                                                                                                                                                                                                | <p>(i) Were the replacements the same shape and type as the ones you replaced?</p>                                                                                                               | <p>As above</p>                                                                                       |
|                                                                                                                                                                                                                                                                                                                                                                                                                | <p>(ii) Did this work involve any changes to the window or door openings?</p>                                                                                                                    | <p>As above</p>                                                                                       |
| <p>(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):</p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div> <p><i>please give any guarantees which you received for this work to your solicitor or estate agent.</i></p>                                                                                  |                                                                                                                                                                                                  |                                                                                                       |

|                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                             |                                                                                                              |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|
| <b>7. Central heating</b>                                                                                                                                                                                                                         |                                                                                                                                                                                                                                             |                                                                                                              |
| <b>a</b>                                                                                                                                                                                                                                          | <p>Is there a central heating system in your property?</p> <p>(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).</p> | <p><b>As mortgagee in possession the seller has no personal knowledge. Please rely on own inspection</b></p> |
| <p><b><u>If you have answered yes/partial</u></b> – what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air.)</p> <div style="border: 1px solid black; height: 30px; width: 100%;"></div> |                                                                                                                                                                                                                                             |                                                                                                              |
| <p><b><u>If you have answered yes,</u></b> please answer the 3 questions below:</p>                                                                                                                                                               |                                                                                                                                                                                                                                             |                                                                                                              |
| <b>b</b>                                                                                                                                                                                                                                          | <p>When was your central heating system or partial central heating system installed?</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div>                                                                            |                                                                                                              |
| <b>c</b>                                                                                                                                                                                                                                          | <p>Do you have a maintenance contract for the central heating system?</p>                                                                                                                                                                   | <p><b>As mortgagee in possession, no</b></p> <p><small>circle answer</small></p>                             |
| <p><b><u>If you have answered yes,</u></b> please give details of the company with which you have a maintenance agreement:</p> <div style="border: 1px solid black; height: 30px; width: 100%;"></div>                                            |                                                                                                                                                                                                                                             |                                                                                                              |
| <b>d</b>                                                                                                                                                                                                                                          | <p>When was your maintenance agreement last renewed? (Please provide the month and year).</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div>                                                                       |                                                                                                              |
| <b>8. Energy Performance Certificate</b>                                                                                                                                                                                                          |                                                                                                                                                                                                                                             |                                                                                                              |
|                                                                                                                                                                                                                                                   | <p>Does your property have an Energy Performance Certificate, which is less than 10 years old?</p>                                                                                                                                          | <p><b>The Home Report will contain this</b></p>                                                              |
| <b>9. Issues that may have affected your property</b>                                                                                                                                                                                             |                                                                                                                                                                                                                                             |                                                                                                              |

| <b>a</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Has there been any storm, flood, fire or other structural damage to your property while you have owned it? | <b>As mortgagee in possession the seller has no personal knowledge. Please rely on own inspection</b> |          |           |          |                            |  |  |                                    |  |  |             |  |  |                |  |  |           |  |  |                      |  |  |           |  |  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|----------|-----------|----------|----------------------------|--|--|------------------------------------|--|--|-------------|--|--|----------------|--|--|-----------|--|--|----------------------|--|--|-----------|--|--|
| <b><u>If you have answered yes</u></b> , is the damage the subject of any outstanding insurance claim?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                            | <b>As above</b>                                                                                       |          |           |          |                            |  |  |                                    |  |  |             |  |  |                |  |  |           |  |  |                      |  |  |           |  |  |
| <b>b</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Are you aware of the existence of asbestos in your property?                                               | <b>As above</b>                                                                                       |          |           |          |                            |  |  |                                    |  |  |             |  |  |                |  |  |           |  |  |                      |  |  |           |  |  |
| <b><u>If you have answered yes</u></b> , please give details:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                            |                                                                                                       |          |           |          |                            |  |  |                                    |  |  |             |  |  |                |  |  |           |  |  |                      |  |  |           |  |  |
| <div style="border: 1px solid black; height: 60px; width: 100%;"></div>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                            |                                                                                                       |          |           |          |                            |  |  |                                    |  |  |             |  |  |                |  |  |           |  |  |                      |  |  |           |  |  |
| <b>10. Services</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                            |                                                                                                       |          |           |          |                            |  |  |                                    |  |  |             |  |  |                |  |  |           |  |  |                      |  |  |           |  |  |
| <b>a</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Please tick which services are connected to your property and give details of the supplier:                |                                                                                                       |          |           |          |                            |  |  |                                    |  |  |             |  |  |                |  |  |           |  |  |                      |  |  |           |  |  |
| <p>The seller, as mortgagee in possession, cannot comment on arrangements made by the original owner</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                            |                                                                                                       |          |           |          |                            |  |  |                                    |  |  |             |  |  |                |  |  |           |  |  |                      |  |  |           |  |  |
| <table border="1"> <thead> <tr> <th data-bbox="261 1160 620 1196">Services</th> <th data-bbox="628 1160 871 1196">Connected</th> <th data-bbox="879 1160 1353 1196">Supplier</th> </tr> </thead> <tbody> <tr> <td data-bbox="261 1207 620 1279">Gas / liquid petroleum gas</td> <td data-bbox="628 1207 871 1279"></td> <td data-bbox="879 1207 1353 1279"></td> </tr> <tr> <td data-bbox="261 1290 620 1361">Water mains / private water supply</td> <td data-bbox="628 1290 871 1361"></td> <td data-bbox="879 1290 1353 1361"></td> </tr> <tr> <td data-bbox="261 1373 620 1444">Electricity</td> <td data-bbox="628 1373 871 1444"></td> <td data-bbox="879 1373 1353 1444"></td> </tr> <tr> <td data-bbox="261 1456 620 1527">Mains drainage</td> <td data-bbox="628 1456 871 1527"></td> <td data-bbox="879 1456 1353 1527"></td> </tr> <tr> <td data-bbox="261 1538 620 1610">Telephone</td> <td data-bbox="628 1538 871 1610"></td> <td data-bbox="879 1538 1353 1610"></td> </tr> <tr> <td data-bbox="261 1621 620 1693">Cable TV / satellite</td> <td data-bbox="628 1621 871 1693"></td> <td data-bbox="879 1621 1353 1693"></td> </tr> <tr> <td data-bbox="261 1704 620 1776">Broadband</td> <td data-bbox="628 1704 871 1776"></td> <td data-bbox="879 1704 1353 1776"></td> </tr> </tbody> </table> |                                                                                                            |                                                                                                       | Services | Connected | Supplier | Gas / liquid petroleum gas |  |  | Water mains / private water supply |  |  | Electricity |  |  | Mains drainage |  |  | Telephone |  |  | Cable TV / satellite |  |  | Broadband |  |  |
| Services                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Connected                                                                                                  | Supplier                                                                                              |          |           |          |                            |  |  |                                    |  |  |             |  |  |                |  |  |           |  |  |                      |  |  |           |  |  |
| Gas / liquid petroleum gas                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                            |                                                                                                       |          |           |          |                            |  |  |                                    |  |  |             |  |  |                |  |  |           |  |  |                      |  |  |           |  |  |
| Water mains / private water supply                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                            |                                                                                                       |          |           |          |                            |  |  |                                    |  |  |             |  |  |                |  |  |           |  |  |                      |  |  |           |  |  |
| Electricity                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                            |                                                                                                       |          |           |          |                            |  |  |                                    |  |  |             |  |  |                |  |  |           |  |  |                      |  |  |           |  |  |
| Mains drainage                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                            |                                                                                                       |          |           |          |                            |  |  |                                    |  |  |             |  |  |                |  |  |           |  |  |                      |  |  |           |  |  |
| Telephone                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                            |                                                                                                       |          |           |          |                            |  |  |                                    |  |  |             |  |  |                |  |  |           |  |  |                      |  |  |           |  |  |
| Cable TV / satellite                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                            |                                                                                                       |          |           |          |                            |  |  |                                    |  |  |             |  |  |                |  |  |           |  |  |                      |  |  |           |  |  |
| Broadband                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                            |                                                                                                       |          |           |          |                            |  |  |                                    |  |  |             |  |  |                |  |  |           |  |  |                      |  |  |           |  |  |

|                                                                                                                                                                                                                           |                                                                                                                                                                       |                                                                                                |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|
| b                                                                                                                                                                                                                         | Is there a septic tank system at your property?                                                                                                                       | As mortgagee in possession the seller has no personal knowledge. Please rely on own inspection |
| <b>If you have answered yes</b> , please answer the two questions below:                                                                                                                                                  |                                                                                                                                                                       |                                                                                                |
| c                                                                                                                                                                                                                         | Do you have appropriate consents for the discharge from your septic tank?                                                                                             | As above                                                                                       |
| d                                                                                                                                                                                                                         | Do you have a maintenance contract for your septic tank?                                                                                                              | As above                                                                                       |
| <b>If you have answered yes</b> , please give details of the company with which you have a maintenance contract:<br><div data-bbox="284 853 1220 931" style="border: 1px solid black; height: 35px; width: 587px;"></div> |                                                                                                                                                                       |                                                                                                |
| <b>11. Responsibilities for Shared or Common Areas</b>                                                                                                                                                                    |                                                                                                                                                                       |                                                                                                |
| 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? | As mortgagee in possession the seller has no personal knowledge. Please rely on own inspection |
| <b>If you have answered yes</b> , please give details:<br><div data-bbox="284 1335 1216 1464" style="border: 1px solid black; height: 58px; width: 584px;"></div>                                                         |                                                                                                                                                                       |                                                                                                |
| b                                                                                                                                                                                                                         | Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?                                                | As above                                                                                       |
| <b>If you have answered yes</b> , please give details:<br><div data-bbox="284 1671 1212 1800" style="border: 1px solid black; height: 58px; width: 582px;"></div>                                                         |                                                                                                                                                                       |                                                                                                |
| c                                                                                                                                                                                                                         | Has there been any major repair or replacement of any part of the roof during the time you have owned the property?                                                   | As above                                                                                       |

|                                                                                                                                                                                                                          |                                                                                                                                                                                                                   |                                                                                                     |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|
| 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?                                                                     | As above                                                                                            |
| <p><b><u>If you have answered yes</u></b>, please give details:</p> <div style="border: 1px solid black; height: 60px; width: 100%;"></div>                                                                              |                                                                                                                                                                                                                   |                                                                                                     |
| 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?                                           | As above                                                                                            |
| <p><b><u>If you have answered yes</u></b>, please give details:</p> <div style="border: 1px solid black; height: 60px; width: 100%;"></div>                                                                              |                                                                                                                                                                                                                   |                                                                                                     |
| f                                                                                                                                                                                                                        | As far as you are aware, is there a Public Right of Way across any part of your property? (A Public Right of Way is a way over which the public has a right to pass, whether or not the land is privately-owned.) | As above                                                                                            |
| <p><b><u>If you have answered yes</u></b>, please give details:</p> <div style="border: 1px solid black; height: 60px; width: 100%;"></div>                                                                              |                                                                                                                                                                                                                   |                                                                                                     |
| <b>12. Charges associated with your property</b>                                                                                                                                                                         |                                                                                                                                                                                                                   |                                                                                                     |
| a                                                                                                                                                                                                                        | Is there a factor or property manager for your property?                                                                                                                                                          | As mortgagee in possession the seller has no personal knowledge. Please rely on your own enquiries. |
| <p><b><u>If you have answered yes</u></b>, please provide the name and address and give details of any deposit held and approximate charges:</p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div> |                                                                                                                                                                                                                   |                                                                                                     |
| b                                                                                                                                                                                                                        | Is there a common buildings insurance policy?                                                                                                                                                                     | As above                                                                                            |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                               |          |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|
| <p><b><u>If you have answered yes</u></b>, is the cost of the insurance included in your monthly/annual factor's charges?</p>                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                               |          |
| c                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <p>Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, e.g. to a Residents' Association, or maintenance or stair fund.</p> <p>As mortgagee in possession the seller has no personal knowledge. Please rely on your own enquiries.</p> |          |
| <p><b>13. Specialist Works</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                               |          |
| a                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <p>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?</p> <p>As mortgagee in possession the seller has no personal knowledge. Please rely on own inspection</p>                                                            |          |
| <p><b><u>If you have answered yes</u></b>, 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</p> <div style="border: 1px solid black; height: 30px; width: 100%;"></div>                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                               |          |
| b                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <p>As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?</p>                                                                                                                                                                               | As above |
| <p><b><u>If you have answered yes</u></b>, please give details</p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div>                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                               |          |
| c                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <p><b><u>If you have answered yes</u></b> to 13(a) or (b), do you have any guarantees relating to this work?</p>                                                                                                                                                                                              | As above |
| <p><b><u>If you have answered yes</u></b>, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself <u>please write below who has these documents</u> and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.</p> <p><b>Guarantees are held by:</b></p> <div style="border: 1px solid black; height: 60px; width: 100%;"></div> |                                                                                                                                                                                                                                                                                                               |          |
| <p><b>14. Guarantees</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                               |          |
| a                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <p>Are there any guarantees or warranties for any of the following: <i>circle answers</i></p> <p>As mortgagee in possession the seller has no personal knowledge. Please rely on your own enquiries.</p>                                                                                                      |          |

|       |                                                                                                              |    |     |            |                  |      |
|-------|--------------------------------------------------------------------------------------------------------------|----|-----|------------|------------------|------|
| (i)   | Electrical work                                                                                              | No | Yes | Don't Know | With title deeds | Lost |
| (ii)  | Roofing                                                                                                      | No | Yes | Don't Know | With title deeds | Lost |
| (iii) | Central heating                                                                                              | No | Yes | Don't know | With title deeds | Lost |
| (iv)  | NHBC                                                                                                         | No | Yes | Don't know | With title deeds | Lost |
| (v)   | Damp course                                                                                                  | No | Yes | Don't know | With title deeds | Lost |
| (vi)  | Any other work or installations?<br>(for example, cavity wall insulation,<br>underpinning, indemnity policy) | No | Yes | Don't know | With title deeds | Lost |

**b** If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):

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

As above

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?

As mortgagee in possession the seller has no personal knowledge. Please rely on your own enquiries and inspection.

If you have answered yes, please give details:

#### 16. Notices that affect your property

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

As mortgagee in possession the seller has no personal knowledge. Please rely on your own enquiries

**a** advising that the owner of a neighbouring property has made a planning application?

As above

**b** that affects your property in some other way?

As above

|   |                                                                                    |          |
|---|------------------------------------------------------------------------------------|----------|
| c | that requires you to do any maintenance, repairs or improvements to your property? | As above |
|---|------------------------------------------------------------------------------------|----------|

**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 purchase of your property.

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

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

**Signature(s) :**



**On behalf of the Seller as Mortgagee in Possession**

**Date: As on front page**