



Home Report on

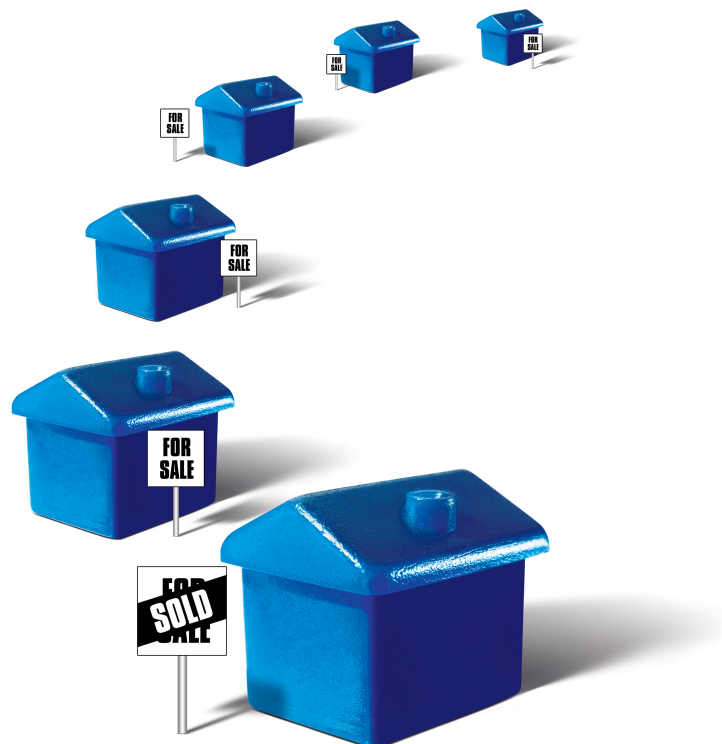
13 Christie Street

Dunfermline

KY12 0AQ

Property Owner Mrs. Louise Millar

Report prepared for Mrs. Louise Millar



This report has been prepared for Mrs. Louise Millar.



Document Index

Document	Status	Prepared By	Prepared On
Index of Documents	Final		
<u>SingleSurvey</u>	Final	Dunfermline - Allied Surveyors Scotland Plc	24/02/2014 10:47:49
<u>MortgageCertificate</u>	Final	Dunfermline - Allied Surveyors Scotland Plc	24/02/2014 10:47:37
<u>EPC</u>	Final	Dunfermline - Allied Surveyors Scotland Plc	21/02/2014 15:53:24
<u>PropertyQuestionnaire</u>	Final	Vendor	16/02/2014 19:23:24
Additional Documents	Final	Dunfermline - Allied Surveyors Scotland Plc	24/02/2014 10:47:25

Important Notice:

This report has been prepared for the purposes of and use of Mrs. Louise Millar. Should your name not be on this report then Onesurvey is unable to guarantee that this is a genuine or complete copy of the Home Report. A personalised copy of this Home Report may be obtained at www.onesurvey.org free of charge.

If you are a potential purchaser of this property you may then present your personalised copy of the report to your advisers or mortgage provider with a view to them requesting a transcription report from the appointed Chartered Surveyor.

Neither the whole, nor any part of this report may be included in any published document, circular or statement, nor published in any way without the consent of Onesurvey Ltd. Only the appointed Chartered Surveyor can utilise the information contained herein for the purposes of providing a transcription report for mortgage/loan purposes.



SINGLE SURVEY

single survey

survey report on:

Customer	Mrs. Louise Millar
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Customer address	13 Christie Street, Dunfermline, KY12 0AQ
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Date of inspection:	19 Feb 2014
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Prepared by	Aisha Akram,MRICS Dunfermline - Allied Surveyors Scotland Plc
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SINGLE SURVEY TERMS AND CONDITIONS (WITH MVR)

PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

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

If the Surveyors have had a previous business relationship within the past two years with the Seller or 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.

¹ Which shall be in accordance with the current RICS Valuation Standards (the Red Book) and RICS Codes of Conduct

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

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

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

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

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

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

1.6 INTELLECTUAL PROPERTY

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

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

In the case of cancellation or the inspection not proceeding, the Surveyor will refund any fees paid by the Seller for the inspection and Report, except for

expenses reasonably incurred and any fee due in light of the final paragraph of this section.

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

1.9 PRECEDENCE

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

1.10 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format.
- the "Market Value" is *The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion*
- the "Property" is the property which forms the subject of the Report;
- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;
- a "prospective Purchaser" is anyone considering buying the Property.
- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property; and

² Which shall be in accordance with the current RICS Valuation Standards (the Red Book) and RICS Rules of Conduct.

- the “Surveyors” are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the “Surveyors” means the Surveyor) whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

PART 2 – DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

The Report will be prepared by the Surveyor who carried out the property inspection and will describe various aspects of the property as defined by the headings of the Single Survey report with the comments being general and unbiased. The report on the location, style and condition of the property, will be concise and will be restricted to matters that could have a material effect upon value and will omit items that, in the Surveyor’s opinion, are not

significant. If certain minor matters are mentioned, it should not be interpreted that the property is free of any other minor defects.

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

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

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

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

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

"Market Value" The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an

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

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

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

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

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

1. 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 will not be inspected or reported on.

Description	The subjects comprise a single storey detached bungalow.
Accommodation	GROUND FLOOR Entrance Vestibule, Hall, Lounge, Three Bedrooms, Inner Hallway/Dining Room, Breakfasting Kitchen and Bathroom.
Gross internal floor area (m2)	105
Neighbourhood and location	Lying about a quarter of a mile to the north-east of the centre of Dunfermline, the subjects are contained within a well-regarded traditional private housing area. All the usual facilities and amenities, including a main line railway station, are available within a few minutes walk.
Age	The property is estimated to be over 100 years old.

<p>Weather</p>	<p>It was dry/overcast during the course of the inspection.</p>
<p>Chimney stacks</p>	<p>The chimney stacks are of stone construction with metal flashings. Visually inspected with the aid of binoculars where required.</p>
<p>Roofing including roof space</p>	<p>The timber pitched roof is covered with slates. The roof space can be accessed via an attic hatch on the bathroom ceiling. The roof space is mainly floored and insulated. Our inspection of the roof space was restricted as it was only a head and shoulders inspection due to specialist treatments works which have been undertaken within the roof space.</p> <p>Sloping roofs were visually inspected with the aid of binoculars where required.</p> <p>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</p> <p>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. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.</p>
<p>Rainwater fittings</p>	<p>Visually inspected from ground floor level, these were seen to be of metal.</p>
<p>Main walls</p>	<p>The main walls are of solid stone construction. Visually inspected with the aid of binoculars where required. Foundations and concealed parts were not exposed or inspected.</p>
<p>Windows, external doors and joinery</p>	<p>The windows and doors throughout the property are UPVC sealed double-glazed units. Internal and external doors were opened and closed where keys were available. Random windows were opened and closed where possible. Doors and windows were not forced open.</p>

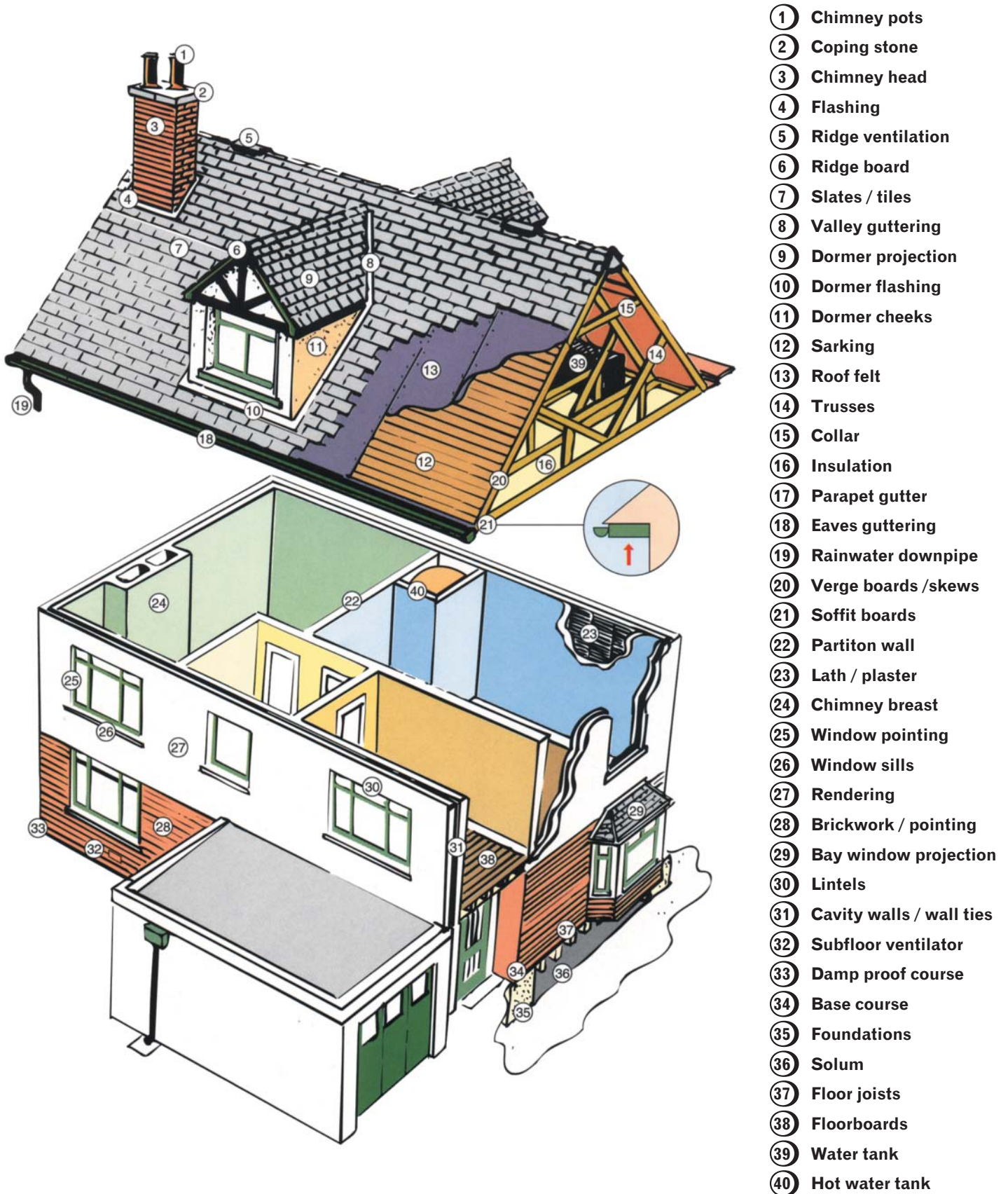
<p>External decorations</p>	<p>Decorated areas include the aforementioned doors/windows. Visually inspected.</p>
<p>Conservatories / porches</p>	<p>Not Applicable.</p>
<p>Communal areas</p>	<p>Communal areas include the mutual drive giving access to the single detached car garage. Circulation areas visually inspected.</p>
<p>Garages and permanent outbuildings</p>	<p>There is a larger than average single detached car garage within the rear garden grounds. The garage is of brick construction and has a flat roof covered with felt. Our inspection of the garage was restricted due to a number of stored items. Visually inspected.</p>
<p>Outside areas and boundaries</p>	<p>Private areas of garden ground are provided to the front, side and rear. Boundaries are formed mainly by stone walls. Visually inspected.</p>
<p>Ceilings</p>	<p>Visually inspected from floor level, these were seen to be of lathe/plaster with some ceilings also having a plasterboard finish.</p>
<p>Internal walls</p>	<p>The internal walls are a mixture of plaster on the hard and plasterboard lined. Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p>

<p>Floors including sub floors</p>	<p>Flooring throughout the property is of suspended timber construction, with the exception of the breakfasting kitchen which is of solid concrete construction. A cellar door to the gable end of the property gives access to sub floor areas. The sub floor areas which were inspected were dry at the time of inspection.</p> <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>Internal joinery and kitchen fittings</p>	<p>Internal joinery consists of timber doors/skirtings/facings etc. The kitchen has a stainless steel sink with modern style fitted floor/wall units and incorporates a gas hob.</p> <p>Built-in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances.</p>
<p>Chimney breasts and fireplaces</p>	<p>There is a gas Living Flame fire in the lounge. The gas fire was not tested.</p> <p>Visually inspected. No testing of the flues or fittings was carried out.</p>
<p>Internal decorations</p>	<p>Decorated areas include walls/ceilings.</p> <p>Visually inspected.</p>
<p>Cellars</p>	<p>A small door to the gable end of the property provides access to sub floor/cellar areas.</p> <p>Visually inspected where there was safe and purpose-built access.</p>

<p>Electricity</p>	<p>There is a mains electricity supply and the circuit breaker unit and meter are located in a cupboard in the lounge.</p> <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>Gas</p>	<p>There is a mains gas supply with an external meter.</p> <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>Water, plumbing and bathroom fittings</p>	<p>There is a mains cold water supply with pipework, where seen, being mainly of copper/plastic. The bathroom has a three-piece suite.</p> <p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation. No tests whatsoever were carried out to the system or appliances.</p>
<p>Heating and hot water</p>	<p>Central heating is provided by a Baxi Duotech 2 combi boiler which is located in the roof space. The boiler serves panel radiators throughout the property by means of small bore piping and also provides domestic hot water.</p> <p>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected. No tests whatsoever were carried out to the system or appliances.</p>
<p>Drainage</p>	<p>Drainage is understood to be to the public sewer.</p> <p>Drainage covers etc were not lifted. Neither drains nor drainage systems were tested.</p>

<p>Fire, smoke and burglar alarms</p>	<p>There is a burglar alarm and also smoke alarms in the property. Visually inspected. No tests whatsoever were carried out to the system or appliances.</p>
<p>Any additional limits to inspection</p> <p>It was not possible to inspect floor surfaces as they were concealed by fitted floor coverings/heavy furniture. Our inspection of the roof space was restricted as it was a head and shoulders inspection only.</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>	

Sectional Diagram showing elements of a typical house




- ① Chimney pots
- ② Coping stone
- ③ Chimney head
- ④ Flashing
- ⑤ Ridge ventilation
- ⑥ Ridge board
- ⑦ Slates / tiles
- ⑧ Valley guttering
- ⑨ Dormer projection
- ⑩ Dormer flashing
- ⑪ Dormer cheeks
- ⑫ Sarking
- ⑬ Roof felt
- ⑭ Trusses
- ⑮ Collar
- ⑯ Insulation
- ⑰ Parapet gutter
- ⑱ Eaves guttering
- ⑲ Rainwater downpipe
- ⑳ Verge boards /skews
- ㉑ Soffit boards
- ㉒ Partiton wall
- ㉓ Lath / plaster
- ㉔ Chimney breast
- ㉕ Window pointing
- ㉖ Window sills
- ㉗ Rendering
- ㉘ Brickwork / pointing
- ㉙ Bay window projection
- ㉚ Lintels
- ㉛ Cavity walls / wall ties
- ㉜ Subfloor ventilator
- ㉝ Damp proof course
- ㉞ Base course
- ㉟ Foundations
- ㊱ Solum
- ㊲ Floor joists
- ㊳ Floorboards
- ㊴ Water tank
- ㊵ Hot water tank


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


2. CONDITION

This section identifies problems and tells you about the urgency of any repairs by using one of the following 3 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:	Movement has taken place within the property at some point in the past, which is evident by cracking to the external stonework. The movement does not appear to be recent or progressive.


 Dampness, rot and infestation	
Repair category:	2
Notes:	Moisture readings were obtained to a section of wall, particularly near the rear external door in the kitchen, and scattered condensation readings were obtained to other sections of internal walls. The situation should be monitored and if there is any deterioration, then immediate Specialists' advice should be obtained.

 Chimney stacks	
Repair category:	2
Notes:	Mortar joints between stonework are in need of pointing works, and age-related wear and tear was noted to stonework.


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.


 Roofing including roof space	
Repair category:	2
Notes:	Some slates are displaced/missing and the ridge flashing is uneven/lifted in areas. Ridge straps are also showing evidence of corrosion.


 Rainwater fittings	
Repair category:	1
Notes:	Corrosion was noted to metal rainwater gutters.

 Main walls	
Repair category:	2
Notes:	Cracked/weathered stonework was noted, and mortar joins between some of the stonework are also missing in areas and in need of pointing works.


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.


 Windows, external doors and joinery	
Repair category:	1
Notes:	<p>No significant defects noted.</p> <p>Double-glazed windows can be problematic and over time the operation of same can be affected with opening mechanisms becoming damaged. It is, therefore, likely that maintenance repairs may be required as part and parcel of an ongoing maintenance programme. The valuation assumes that the installation of the windows would have complied with the requisite Regulations at the time of installation.</p>


 External decorations	
Repair category:	1
Notes:	Normal maintenance required.


 Conservatories / porches	
Repair category:	
Notes:	Not Applicable.

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


 Communal areas	
Repair category:	1
Notes:	No significant defects noted.


 Garages and permanent outbuildings	
Repair category:	1
Notes:	The felt roof coverings over the garage will tend to have a limited lifespan and regular repair/maintenance works should be anticipated.


 Outside areas and boundaries	
Repair category:	2
Notes:	Some stone boundary walls are in need of repair/maintenance works.


 Ceilings	
Repair category:	1
Notes:	Old cracks noted to some ceilings.

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


 Internal walls	
Repair category:	2
Notes:	Moisture/condensation readings noted to some sections of internal walls (see Dampness, Rot & Infestation).


 Floors including sub-floors	
Repair category:	1
Notes:	Sections of flooring are creaky/uneven underfoot.


 Internal joinery and kitchen fittings	
Repair category:	1
Notes:	Normal wear and tear noted. A hinge to a wardrobe door need adjusted.


 Chimney breasts and fireplaces	
Repair category:	1
Notes:	Current test certification with regard to the gas fire in the lounge should be exhibited.

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


 Internal decorations	
Repair category:	1
Notes:	No significant defects noted.


 Cellars	
Repair category:	1
Notes:	No significant defects noted.


 Electricity	
Repair category:	1
Notes:	Within the limits of the inspection, no significant defects were noted. Current test certification should be exhibited.

 Gas	
Repair category:	1
Notes:	Within the limits of the inspection, no significant defects were noted. Current test certification should be exhibited.

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.

 Water, plumbing and bathroom fittings	
Repair category:	1
Notes:	No significant defects were noted.

 Heating and hot water	
Repair category:	1
Notes:	Within the limits of the inspection, no significant defects were noted. Current test certification should be exhibited.

 Drainage	
Repair category:	1
Notes:	No significant defects noted.

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

Structural movement	1	Repair Categories 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.
Dampness, rot and infestation	2	
Chimney stacks	2	
Roofing including roof space	2	
Rainwater fittings	1	
Main walls	2	
Windows, external doors and joinery	1	
External decorations	1	
Conservatories / porches		
Communal areas	1	
Garages and permanent outbuildings	1	
Outside areas and boundaries	2	
Ceilings	1	
Internal walls	2	
Floors including sub-floors	1	
Internal joinery and kitchen fittings	1	
Chimney breasts and fireplaces	1	
Internal decorations	1	
Cellars	1	
Electricity	1	
Gas	1	
Water, plumbing and bathroom fittings	1	
Heating and hot water	1	Category 1: No immediate action or repair is needed.
Drainage	1	

Remember

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

Warning

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

3. ACCESSIBILITY INFORMATION

Guidance Notes on Accessibility Information


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

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

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

4. VALUATION AND CONVEYANCER ISSUES

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

Matters for a solicitor or licensed conveyancer	
All boundaries, rights of way and maintenance liability with regard to this property should be checked. Alterations have been carried out to provide the present accommodation layout, however the alterations appear to be in excess of 20 years old, and therefore would be deemed as historic by Fife Council. A stud partition has been formed in the dining room to create an inner hallway/room, but due to the fact that this alteration is of a non-structural nature, then no Local Authority Consents would have been required.	
Estimated re-instatement cost for insurance purposes	
£370,000 (Three Hundred and Seventy Thousand Pounds).	
Valuation and market comments	
£230,000 (Two Hundred and Thirty Thousand Pounds).	
Report author:	Aisha Akram, MRICS
Company name:	Dunfermline - Allied Surveyors Scotland Plc
Address:	18a, Dickson Street, Dunfermline, KY12 7SL
Signed:	
Date of report:	Aisha Akram, MRICS



**MORTGAGE VALUATION
REPORT**



Mortgage Valuation Report

Property:	13 Christie Street Dunfermline Fife KY12 0AQ	Client:	Mrs. Louise Millar
		Tenure:	Outright Ownership
Date of Inspection:	19 Feb 2014	Reference:	DB1404

This report has been prepared in response to your recent instructions to carry out a valuation report on the property referred to above. Please note that for most clients purchasing a property, the more detailed HOME CONDITION REPORT is recommended. This report and our inspection to which it refers have been carried out in accordance with the RICS Valuation Standards. Your attention is drawn to the additional comments elsewhere within the report, which set out the extent and limitations of the service provided. This report should be read in conjunction with the instruction acknowledgement. It is normal practice and a requirement of the RICS Valuation Standards regulations to point out that this report is for the use of the party to whom it is addressed, or their named client, or their nominated lenders, and no responsibility is accepted to any third party for the whole, or any part of its contents. Your attention is drawn to the fact that neither the whole, nor any part of this report, or any reference thereto may be included in any document, circular or statement without prior approval in writing as to the form in which it will appear.

1.0 LOCATION

Lying about a quarter of a mile to the north-east of the centre of Dunfermline, the subjects are contained within a well-regarded traditional private housing area. All the usual facilities and amenities, including a main line railway station, are available within a few minutes walk.

2.0	DESCRIPTION	2.1 Age:	100+ years
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The subjects comprise a single storey detached bungalow with private areas of garden ground provided to the front, side and rear.

3.0 CONSTRUCTION

The outer walls are of solid stone construction. The timber pitched roof is covered with slates.

4.0 ACCOMMODATION

GROUND FLOOR

Entrance Vestibule, Hall, Lounge, Three Bedrooms, Inner Hall/Dining Room (currently used as a Bedroom), Breakfasting Kitchen and Bathroom.

5.0 SERVICES (No tests have been applied to any of the services)

Water:	Mains	Electricity:	Mains	Gas:	Mains	Drainage:	Mains
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Central Heating:	Gas fired.
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6.0 OUTBUILDINGS

Garage:	Large single detached car garage of brick construction with a flat roof covered with felt.				
Others:	Cellar.				
7.0	<p>GENERAL CONDITION - <i>A building survey has not been carried out, nor has any inspection been made of any woodwork, services or other parts of the property which were covered, unexposed or inaccessible. The report cannot therefore confirm that such parts of the property are free from defect. Failure to rectify defects, particularly involving water penetration may result in further and more serious defects arising. Where defects exist and where remedial work is necessary, prospective purchasers are advised to seek accurate estimates and costings from appropriate Contractors or Specialists before proceeding with the purchase. Generally we will not test or report on boundary walls, fences, outbuildings, radon gas or site contamination.</i></p>				
<p>Externally, with any property of this age and type regular expenditure on repair/maintenance works as a whole, including rainwater conductors, should be anticipated. Ridge flashings are uneven/lifted in areas, and the ridge straps are showing evidence of corrosion. Stonework to chimney stacks/external walls are weathered in areas, and mortar joints between stonework are in need of some pointing works. Cracking was noted to the external fabric, indicating movement having taken place at some point in the past, however it does not appear to be recent or progressive.</p> <p>Internally, some condensation/damp readings were obtained to sections of internal walls. We would advise that the situation should be monitored, and if there is any deterioration then immediate Specialists' advice should be obtained. Woodworm was noted to exposed timbers within the roof space, however the Vendor has advised that Macgregor Preservation recently carried out specialist treatment works and guarantees are in place.</p>					
8.0	<p>ESSENTIAL REPAIR WORK <i>(as a condition of any mortgage or, to preserve the condition of the property)</i></p>				
None.					
8.1 Retention recommended:			0		
9.0	ROADS & FOOTPATHS				
Made.					
10.0	BUILDINGS INSURANCE	£370,000	GROSS EXTERNAL FLOOR AREA	144	Square metres
<p><i>This figure is an opinion of an appropriate sum for which the property and substantial outbuildings should be insured against total destruction on a re-instatement basis assuming reconstruction of the property in its existing design and materials. Furnishings and fittings have not been included. No allowance has been included for inflation during the insurance period or during re-construction and no allowance has been made for VAT, other than on professional fees. Further discussions with your insurers is advised.</i></p>					
11.0	GENERAL REMARKS				
<p>Alterations have been carried out in the past to provide the present accommodation layout, however all structural alterations do appear to be historic and it is therefore unlikely that Fife Council will take any action. A stud partition has been formed in the dining room to create an inner hallway/room, but since this alteration is of a non-structural nature no Local Authority Consents would have been required.</p>					
11.1	RENTAL VALUE – <i>estimated monthly rent assuming 6 month short term assured tenancy</i>				£

12.0	VALUATION <i>On the assumption of vacant possession and that the property is unaffected by any adverse planning proposals, onerous burdens, title restrictions or servitude rights. It is assumed that all necessary Local Authority consents, which may have been required, have been sought and obtained. No investigation of any contamination on, under or within the property has been made as we consider such matters to be outwith the scope of this report. All property built prior to the year 2000 may contain asbestos in one or more of its components or fittings. It is impossible to identify without a test. It is beyond the scope of this inspection to test for asbestos and future occupants should be advised that if they have any concerns then they should ask for a specialist to undertake appropriate tests.</i>		
12.1	Market Value in present condition:	£	230,000
12.2	Market Value on completion of essential works:	£	
12.3	Suitable security for normal mortgage purposes ?	[X]YES []NO	
12.4	Date of Valuation:	19 February 2014	
Signature:			
Surveyor:	Aisha Akram, MRICS	Date:	21 February 2014
Dunfermline - Allied Surveyors Scotland Plc			
Office:	18a Dickson Street Dunfermline KY12 7SL	Tel: 01383 728833 Fax: 01383 732171 email: dunfermline@alliedsurveyorsscotland.com	



ENERGY REPORT

energy report

energy report on:

Property address	13 Christie Street, Dunfermline, KY12 0AQ
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Customer	Mrs. Louise Millar
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Customer address	13 Christie Street, Dunfermline, KY12 0AQ
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Prepared by	. (Dunfermline - Allied Surveyors Scotland Plc)
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Energy Performance Certificate (EPC)

13 CHRISTIE STREET, DUNFERMLINE, KY12 0AQ

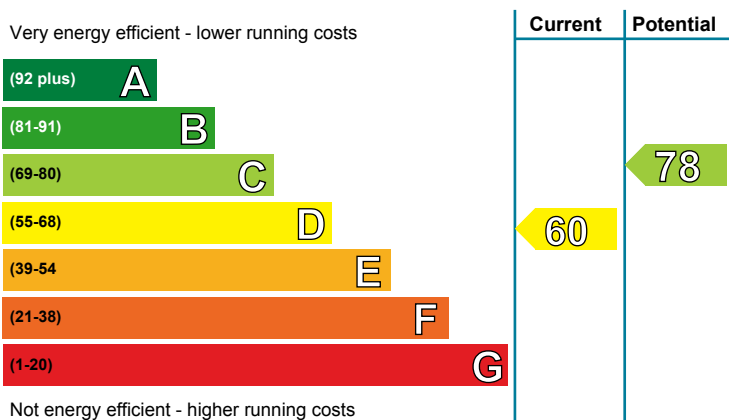
Dwelling type:	Detached bungalow	Reference number:	0180-2471-8020-9694-0821
Date of assessment:	19 February 2014	Type of assessment:	RdSAP, existing dwelling
Date of certificate:	19 February 2014	Primary Energy Indicator:	269 kWh/m ² /year
Total floor area:	105 m ²	Main heating and fuel:	Boiler and radiators, 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 CO₂ emissions by improving your home

Estimated energy costs for your home for 3 years*	£3,594	See your recommendations report for more information
Over 3 years you could save*	£939	

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

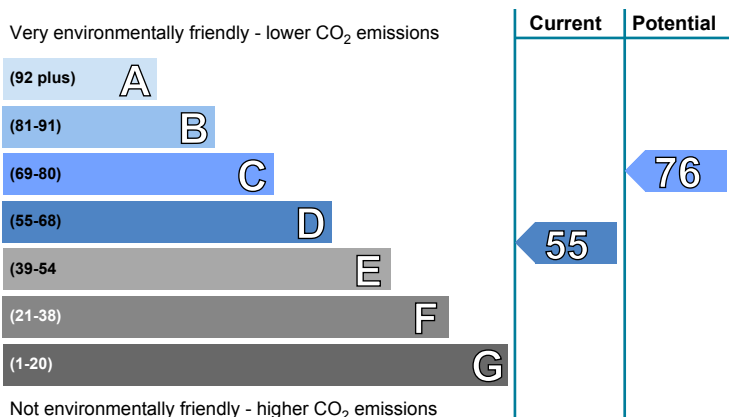


Energy Efficiency Rating

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 D (60)**. The average rating for a home in Scotland is **band D (61)**.

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



Environmental Impact (CO₂) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO₂) emissions. The higher the rating, the less impact it has on the environment.


Your current rating is **band D (55)**. The average rating for a home in Scotland is **band D (59)**.

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

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

Recommended measures	Indicative cost	Typical savings over 3 years	Available with Green Deal
1 Internal or external wall insulation	£4,000 - £14,000	£858	✓
2 Solar water heating	£4,000 - £6,000	£75	✓
3 Solar photovoltaic (PV) panels	£9,000 - £14,000	£651	✓

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



The Green Deal may allow you to make your home warmer and cheaper to run at no up-front capital cost. See your recommendations report for more details.

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

Summary of the energy performance related features of this home

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

Element	Description	Energy Efficiency	Environmental
Walls	Sandstone, as built, no insulation (assumed)	★ ★ ☆ ☆ ☆	★ ★ ☆ ☆ ☆
Roof	Pitched, 150 mm loft insulation	★ ★ ★ ★ ☆	★ ★ ★ ★ ☆
Floor	Suspended, insulated	—	—
Windows	Fully double glazed	★ ★ ★ ☆ ☆	★ ★ ★ ☆ ☆
Main heating	Boiler and radiators, mains gas	★ ★ ★ ★ ☆	★ ★ ★ ★ ☆
Main heating controls	Programmer, room thermostat and TRVs	★ ★ ★ ★ ☆	★ ★ ★ ★ ☆
Secondary heating	Room heaters, mains gas	—	—
Hot water	From main system	★ ★ ★ ★ ☆	★ ★ ★ ★ ☆
Lighting	Low energy lighting in 89% of fixed outlets	★ ★ ★ ★ ★	★ ★ ★ ★ ★

The energy efficiency rating of your home

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


As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO₂ 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 average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 5.4 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 2.4 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	£3,144 over 3 years	£2,289 over 3 years	
Hot water	£252 over 3 years	£174 over 3 years	
Lighting	£198 over 3 years	£192 over 3 years	
Totals	£3,594	£2,655	

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

Recommendations for improvement

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

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement		Green Deal
			Energy	Environment	
1 Internal or external wall insulation	£4,000 - £14,000	£286	C 69	D 67	✔
2 Solar water heating	£4,000 - £6,000	£25	C 70	D 68	✔
3 Solar photovoltaic panels, 2.5 kWp	£9,000 - £14,000	£217	C 78	C 76	✔

Measures which have a green deal tick ✔ are likely to be eligible for Green Deal finance plans based on indicative costs. Subsidy also may be available for some measures, such as solid wall insulation. Additional support may also be available for certain households in receipt of means tested benefits. Measures which have an orange tick ✔ may need additional finance. To find out how you could use Green Deal finance to improve your property, visit www.greenerscotland.org or contact the Home Energy Scotland hotline on 0808 808 2282.

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.

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 Internal or external wall insulation

Internal or external wall insulation involves adding a layer of insulation to either the inside or the outside surface of the external walls, which reduces heat loss and lowers fuel bills. As it is more expensive than cavity wall insulation it is only recommended for walls without a cavity, or where for technical reasons a cavity cannot be filled. Internal insulation, known as dry-lining, is where a layer of insulation is fixed to the inside surface of external walls; this type of insulation is best applied when rooms require redecorating. External solid wall insulation is the application of an insulant and a weather-protective finish to the outside of the wall. This may improve the look of the home, particularly where existing brickwork or rendering is poor, and will provide long-lasting weather protection. Further information can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). It should be noted that planning permission might be required and that building regulations apply to this work so it is best to check with your local authority whether a building warrant or planning permission will be required.

2 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.

3 Solar photovoltaic (PV) panels

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

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

For most homes, the vast majority of energy costs come from heating the home. Where applicable to your home, the table below shows the energy that could be saved by insulating the attic and walls, based upon the typical energy use for this building. Numbers shown in brackets are the reduction in energy use possible from each improvement measure.

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	18,880	(575)	N/A	(5,960)
Water heating (kWh per year)	1,926			

Addendum

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

About this document

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

The Energy Performance Certificate and this Recommendations Report for this building were produced following an energy assessment undertaken by an assessor accredited by Elmhurst (www.elmhurstenergy.co.uk), 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 and entering the report reference number (RRN) printed at the top of this page.

Assessor's name:	Miss Aisha Akram
Assessor membership number:	EES/008214
Company name/trading name:	Allied Surveyors Scotland Plc
Address:	18a Dickson Street Dunfermline KY12 7SL
Phone number:	01383 728 833
Email address:	aisha.akram@alliedsurveyorsscotland.com
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

This Certificate and Recommendations Report will be available to view online by any party with access to the report reference number (RRN) and to organisations delivering energy efficiency and carbon reduction initiatives on behalf of the Scottish and UK Governments. If you are the current owner or occupier of this building and do not wish this data to be used by these organisations to contact you in relation to such initiatives, please opt out by visiting www.scottishepcregister.org.uk and your data will be restricted accordingly. Further information on this and on Energy Performance Certificates in general can be found at www.scotland.gov.uk/epc.

Opportunity to benefit from a Green Deal on this property

Under a Green Deal, the cost of the improvements is repaid over time via a credit agreement. Repayments are made through a charge added to the electricity bill for the property.

To see which improvements are recommended for this property, please turn to page 3. You can choose which improvements you want to install and ask for a quote from an authorised Green Deal provider. They will organise installation by an authorised Green Deal installer. If you move home, the responsibility for paying the Green Deal charge under the credit agreement passes to the new electricity bill payer.

For householders in receipt of income-related benefits, additional help may be available.

To find out more, visit www.greenerScotland.org or call 0808 808 2282.

**Authorised
home energy
assessment**

**Finance at
no upfront
cost**

**Choose from
authorised
installers**

**May be paid
from savings
in energy bills**

**Repayments
stay with the
electricity bill
payer**



PROPERTY QUESTIONNAIRE

Property Questionnaire

Property address	13 Christie Street Dunfermline KY12 0AQ
Seller(s)	Louise Millar and Raymond McAloon
Completion date of property questionnaire	16/02/2014

Note for sellers

1.	Length of ownership
	<p>How long have you owned the property? 2.5 yrs</p>
2.	Council tax
	<p>Which Council Tax band is your property in? (Please circle) <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D <input type="checkbox"/> E <input checked="" type="checkbox"/> F <input type="checkbox"/> G <input type="checkbox"/> H</p>
3.	Parking
	<p>What are the arrangements for parking at your property? (Please tick all that apply)</p> <p style="margin-left: 40px;">Garage <input checked="" type="checkbox"/></p> <p style="margin-left: 40px;">Allocated parking space <input type="checkbox"/></p> <p style="margin-left: 40px;">Driveway <input type="checkbox"/></p> <p style="margin-left: 40px;">Shared parking <input type="checkbox"/></p> <p style="margin-left: 40px;">On street <input checked="" type="checkbox"/></p> <p style="margin-left: 40px;">Resident permit <input type="checkbox"/></p> <p style="margin-left: 40px;">Metered parking <input type="checkbox"/></p> <p style="margin-left: 40px;">Other (please specify):</p>

4.	Conservation area
-----------	--------------------------

property questionnaire

	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	[]YES [x]NO []Don't know
5.	Listed buildings	
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	[]YES [x]NO

6.	Alterations/additions/extensions	
a	(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?	[x]YES []NO
	If you have answered yes, please describe below the changes which you have made: Put up a partition wall in the dining room and took out a cupboard. Which didn't require planning permission.	
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	[]YES [x]NO
	If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.	
	If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:	
b	Have you had replacement windows, doors, patio doors or double glazing installed in your property	[]YES [x]NO
	If you have answered yes, please answer the three questions below:	
	(i) Were the replacements the same shape and type as the ones you replaced?	[]YES []NO
	(ii) Did this work involve any changes to the window or door openings?	[]YES []NO

property questionnaire

	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed): Please give any guarantees which you received for this work to your solicitor or estate agent.	
7.	Central heating	
a	Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property - the main living room, the bedroom(s), the hall and the bathroom).	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Partial
	If you have answered yes or partial - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air). All rooms have central heating. Gas combination boiler.	
	If you have answered yes, please answer the three questions below:	
	(i) When was your central heating system or partial central heating system installed? October 2012	
	(ii) Do you have a maintenance contract for the central heating system?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
	If you have answered yes, please give details of the company with which you have a maintenance contract	
	(iii) When was your maintenance agreement last renewed? (Please provide the month and year).	
8.	Energy Performance Certificate	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
9.	Issues that may have affected your property	
a	Has there been any storm, flood, fire or other structural damage to your property while you have owned it?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
	If you have answered yes, is the damage the subject of any outstanding insurance claim?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
b	Are you aware of the existence of asbestos in your property?	<input type="checkbox"/> YES <input type="checkbox"/> NO
	If you have answered yes, please give details:	

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10.	Services																									
a	Please tick which services are connected to your property and give details of the supplier:																									
	<table border="1"> <thead> <tr> <th>Services</th> <th>Connected</th> <th>Supplier</th> </tr> </thead> <tbody> <tr> <td>Gas or liquid petroleum gas</td> <td>yes</td> <td>scottish gas</td> </tr> <tr> <td>Water mains or private water supply</td> <td>mains</td> <td></td> </tr> <tr> <td>Electricity</td> <td>yes</td> <td>scottish gas</td> </tr> <tr> <td>Mains drainage</td> <td>yes</td> <td></td> </tr> <tr> <td>Telephone</td> <td>yes</td> <td>sky</td> </tr> <tr> <td>Cable TV or satellite</td> <td>cable</td> <td>sky</td> </tr> <tr> <td>Broadband</td> <td>broadband</td> <td>sky</td> </tr> </tbody> </table>		Services	Connected	Supplier	Gas or liquid petroleum gas	yes	scottish gas	Water mains or private water supply	mains		Electricity	yes	scottish gas	Mains drainage	yes		Telephone	yes	sky	Cable TV or satellite	cable	sky	Broadband	broadband	sky
Services	Connected	Supplier																								
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Cable TV or satellite	cable	sky																								
Broadband	broadband	sky																								
b	Is there a septic tank system at your property?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO																								
	If you have answered yes, please answer the two questions below:																									
	(i) Do you have appropriate consents for the discharge from your septic tank?	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Don't know																								
	(ii) Do you have a maintenance contract for your septic tank?	<input type="checkbox"/> YES <input type="checkbox"/> NO																								
	If you have answered yes, please give details of the company with which you have a maintenance contract:																									
11.	Responsibilities for shared or common areas																									
a	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area? If you have answered yes, please give details:	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> Don't know																								

property questionnaire

b	<p>Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?</p> <p>If you have answered yes, please give details:</p>	<p><input type="checkbox"/> YES <input checked="" type="checkbox"/> NO</p> <p><input type="checkbox"/> Not applicable</p>
c	<p>Has there been any major repair or replacement of any part of the roof during the time you have owned the property?</p>	<p><input type="checkbox"/> YES <input checked="" type="checkbox"/> NO</p>
d	<p>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?</p> <p>If you have answered yes, please give details:</p>	<p><input type="checkbox"/> YES <input checked="" type="checkbox"/> NO</p>
e	<p>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?</p> <p>If you have answered yes, please give details:</p>	<p><input type="checkbox"/> YES <input checked="" type="checkbox"/> NO</p>
f	<p>As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.)</p> <p>If you have answered yes, please give details:</p>	<p><input type="checkbox"/> YES <input checked="" type="checkbox"/> NO</p>
<p>12. Charges associated with your property</p>		
a	<p>Is there a factor or property manager for your property?</p> <p>If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:</p>	<p><input type="checkbox"/> YES <input checked="" type="checkbox"/> NO</p>
b	<p>Is there a common buildings insurance policy?</p>	<p><input type="checkbox"/> YES <input checked="" type="checkbox"/> NO</p> <p><input type="checkbox"/> Don't know</p>
	<p>If you have answered yes, is the cost of the insurance included in your monthly/annual factors charges?</p>	<p><input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p><input type="checkbox"/> Don't know</p>

property questionnaire

c	Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.	
13. Specialist works		
a	As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
	If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property. Woodworm in attic 18/02/2014	
b	As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
	If you have answered yes, please give details:	
c	If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?	<input type="checkbox"/> YES <input type="checkbox"/> NO
	If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate. Guarantees are held by: Householder has them	

14. Guarantees		
a	Are there any guarantees or warranties for any of the following:	
(i)	Electrical work	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> Don't know <input type="checkbox"/> With title deeds <input type="checkbox"/> Lost
(ii)	Roofing	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> Don't know <input type="checkbox"/> With title deeds <input type="checkbox"/> Lost
(iii)	Central heating	<input type="checkbox"/> NO <input checked="" type="checkbox"/> YES <input type="checkbox"/> Don't know <input type="checkbox"/> With title deeds <input type="checkbox"/> Lost
(iv)	National House Building Council(NHBC)	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> Don't know <input type="checkbox"/> With title deeds <input type="checkbox"/> Lost
(v)	Damp course	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> Don't know <input type="checkbox"/> With title deeds <input type="checkbox"/> Lost

property questionnaire

(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> Don't know <input type="checkbox"/> With title deeds <input type="checkbox"/> 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): Central heating boiler	
c	Are there any outstanding claims under any of the guarantees listed above?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
	If you have answered yes, please give details:	
15. Boundaries		
	So far as you are aware, has any boundary of your property been moved in the last 10 years?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> Don't know
	If you have answered yes, please give details:	
16. Notices that affect your property		
In the past three years have you ever received a notice:		
a	advising that the owner of a neighbouring property has made a planning application?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
b	that affects your property in some other way?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
c	that requires you to do any maintenance, repairs or improvements to your property?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
	If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.	

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) : louise millar

Capacity: Owner
 Legally Appointed Agent for Owner

Date: 16/02/2014