

HOME REPORT

FOR CLIENTS OF:

M o r g a n s

24a Hill Street
DUNFERMLINE
KY12 0QR



DM HALL
CHARTERED SURVEYORS

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Single Survey

survey report on:

Property address	24a Hill Street DUNFERMLINE KY12 0QR
Customer	Mr Sean & Mrs Julie Burke
Customer address	c/o Morgans 33 East Port DUNFERMLINE KY12 7JE
Prepared by	DM Hall
Date of inspection	27th September 2017



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 Property¹.

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

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

1.2 THE REPORT

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

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

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

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

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

Terms and Conditions

The Report and any expressions or assessments in it are not intended as advice to the Seller or Purchaser or any other person in relation to an asking price or any other sales or marketing decisions. The Report is based solely on the Property and is not to be relied upon in any manner whatsoever when considering the valuation or condition of any other property.

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional advisor or Lender, they will prepare a Transcript Mortgage Valuation Report for Lending Purposes on terms and conditions to be agreed between the Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report² will be from information contained in the Report and the generic Mortgage Valuation Report.

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

1.6 INTELLECTUAL PROPERTY

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

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

1.9 PRECEDENCE

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

1.10 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format;

- the "Market Value" is the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion;
- the "Property" is the property which forms the subject of the Report;
- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;
- a "prospective Purchaser" is anyone considering buying the Property;
- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property; and
- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

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

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

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

WARNING:

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

1. Information and scope of inspection

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

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

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

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

Description	Second floor (attic) flat within a two storey, and attic level mid tenement block containing six flats in total.
Accommodation	SECOND FLOOR: Hall, Living Room, Bedroom, Kitchen, Bathroom.
Gross internal floor area (m²)	41 square metres approximately.
Neighbourhood and location	The property is situated within an established residential area to the north of Dunfermline town centre convenient for local amenities.
Age	112 years approximately.
Weather	Dry and overcast.
Chimney stacks	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>There is a stone built chimney stack pointed and presumably with either a lead or a cement flashing.</p>
Roofing including roof space	<p>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</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.</p> <p>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>ROOF: The roof is pitched and slated. There are dormer window projections to front and rear with hanging slates in elevations beneath flat bitumen felt covered platform roofs (not visible).</p>

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	<p>ROOF SPACE: The roof space was inspected using a ceiling hatch within the bedroom. The roof is timber framed with timber sarking. There is no insulation.</p> <p>There is another roof hatch above the common stair. This could not be opened as it is paint stuck.</p>
Rainwater fittings	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Gutters are of half round PVC type with cast iron ogee guttering to a section of the front elevation with round cast iron and PVC downpipes.</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 are of solid stone 0.6 metres thick and pointed.</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: Windows are of replacement uPVC framed double glazed type.</p> <p>EXTERNAL DOORS: The door into the flat from the common stair is of flush timber type.</p> <p>JOINERY: The fascias to the dormer window projections are of timber.</p>
External decorations	<p>Visually inspected.</p> <p>External woodwork and the cast iron rainwater goods are painted.</p>
Conservatories / porches	<p>None.</p>
Communal areas	<p>Circulation areas visually inspected.</p> <p>There is a shared access close leading from the pavement with rendered walls and ceilings and stone flied and concrete paved floor. This leads to common garden ground and the external staircase. The staircase is constructed of brick, roughcast and with concrete steps and metal railing. This leads to a concrete landing. Thereafter there are two timber storm doors which are open onto an internal timber tread and riser staircase. The stairwell has plastered walls and plastered ceiling.</p> <p>There is also a shared drying green area to the rear with partly open boundaries.</p>

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Garages and permanent outbuildings	None.
Outside areas and boundaries	<p>Visually inspected.</p> <p>Please see section communal areas above.</p>
Ceilings	<p>Visually inspected from floor level.</p> <p>These are of timber ceiling joists lined with plasterboard and lath and plaster.</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 and partitions are of timber stud with plasterboard finish and are partly plastered on the hard.</p>
Floors including sub floors	<p>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</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: Flooring is of suspended timber joists presumably covered with a combination of tongued and boarding and flooring grade chipboard.</p> <p>SUB-FLOOR: No access to sub-floor area.</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>The internal joinery finishes are of timber. Interior doors are of flush timber design. The kitchen consists of a range of fitted floor 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>There is a chimney breast in the lounge. In front of it there is a free standing fireplace comprising timber mantelpiece, tiled and metal insert and electric fire.</p>

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Internal decorations	<p>Visually inspected.</p> <p>Internal decorations comprise papered, painted and tiled finishes.</p>
Cellars	<p>None.</p>
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>Mains supply. The meter and consumer unit are wall mounted above the door from the hall to the stair. Visible wiring is of PVC coated cabling with 13 amp sockets.</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>Mains supply. The gas meter is located in a kitchen cupboard.</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>Mains water supply. The bathroom has a white suite comprising bath with shower attachment, wash hand basin and wc. All visible pipework is formed in copper and PVC materials. There is a stainless steel sink unit with drainer in the kitchen.</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>There is a Sime Friendly E gas fired central heating boiler wall mounted in a cupboard in the bedroom. This supplies steel panel radiators which are fitted with thermostatic valves. The boiler also provides the domestic hot water.</p>
Drainage	<p>Drainage covers etc. were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Drainage is connected to the main public sewer.</p>

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Fire, smoke and burglar alarms	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>There are smoke detectors fixed to the ceilings within the property.</p>
Any additional limits to inspection	<p>For flats / maisonettes</p> <p>Only the subject flat and internal communal areas giving access to the flat were inspected.</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>The property was unfurnished, unoccupied but floors were covered.</p> <p>My visual inspection of the roof areas was restricted to a head and shoulders inspection only due to the narrowness of the roof space.</p> <p>Furniture, personal effects (particularly in cupboards) and floor coverings have not been moved.</p> <p>I have not carried out an inspection for Japanese Knotweed and unless otherwise stated for the purposes of this report I have assumed that there is no Japanese Knotweed within the boundaries of the property or in neighbouring properties.</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.

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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	No obvious evidence of movement noted within the limitations of the inspection.



Dampness, rot and infestation

Repair category	1
Notes	There is some condensation staining noted to timbers within the roof space area.



Chimney stacks

Repair category	2
Notes	Sections of stonework show signs of erosion and the pointing is defective in places.



Roofing including roof space

Repair category	2
Notes	<p>ROOF: There are one or two misaligned slates on the roof slopes. The bitumen felt roof coverings cannot be seen from ground level. Flat roof coverings do have limited life expectancy and will require above average and vigilant maintenance.</p> <p>A roofing contractor will be able to advise on the appropriate repairs/replacement if required.</p> <p>ROOF SPACE: There is condensation staining to timbers within the roof space areas. This may be alleviated by improving the ventilation.</p>



Rainwater fittings

Repair category	2
Notes	The cast iron rainwater goods show signs of corrosion. The ogee guttering at the front of the property is choked and shows signs of leakages.



Main walls

Repair category	2
Notes	Sections of stonework show signs of erosion. The stone pointing is also defective in places.



Windows, external doors and joinery

Repair category	2
Notes	The eaves fascia of the dormer window projections is exposed in parts due to weathered decorations.



External decorations

Repair category	2
Notes	Outside paintwork is weathered/deteriorating.



Conservatories/porches

Repair category	-
Notes	None.



Communal areas

Repair category	2
Notes	There is cracking to the render of the walls and ceiling of the close. The roughcast is breaking off the external staircase and one or two bricks are missing. There is cracking in the concrete steps and also to the external landing. There is also uneven and cracked plaster to wall finishes within the internal common stair and the skylight above the common stair shows signs of corrosion.



Garages and permanent outbuildings

Repair category	-
Notes	None.

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Outside areas and boundaries

Repair category	-
Notes	See communal areas above.



Ceilings

Repair category	1
Notes	No reportable defects evident.



Internal walls

Repair category	1
Notes	No reportable defects evident.



Floors including sub-floors

Repair category	1
Notes	No reportable defects evident.



Internal joinery and kitchen fittings

Repair category	1
Notes	Internal joinery show signs of wear and tear to varying degrees. The door from the lounge into the kitchen has been damaged and the holes have been roughly filled.



Chimney breasts and fireplaces

Repair category	1
Notes	No visible defects evident.



Internal decorations

Repair category	1
Notes	No reportable defects evident.

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Cellars

Repair category	-
Notes	None.



Electricity

Repair category	1
Notes	No visible defects evident.



Gas

Repair category	1
Notes	No visible defects evident.



Water, plumbing and bathroom fittings

Repair category	1
Notes	No visible defects evident.



Heating and hot water

Repair category	1
Notes	No visible defects evident.



Drainage

Repair category	1
Notes	No reportable defects evident.

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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	2
External decorations	2
Conservatories/porches	-
Communal areas	2
Garages and permanent outbuildings	-
Outside areas and boundaries	-
Ceilings	1
Internal walls	1
Floors including sub-floors	1
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	1
Internal decorations	1
Cellars	-
Electricity	1
Gas	1
Water, plumbing and bathroom fittings	1
Heating and hot water	1
Drainage	1

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

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

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer

The property has been altered over a number of years to form the current accommodation in particular the dormer window projections to front and rear. These alterations appear to be in excess of 20 years of age and can be considered as being historic.

More recently when a roof hatch was formed in the ceiling of the bedroom. Two ceiling joists and a rafter were cut. It is assumed that all necessary Local Authority and other consents have been obtained for alterations and the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent then it is assumed they meet the standards required by the Building Regulations or are exempt.

Estimated reinstatement cost for insurance purposes

£115,000 (ONE HUNDRED AND FIFTEEN THOUSAND POUNDS)

Valuation and market comments

£60,000 (SIXTY THOUSAND POUNDS)

MARKET COMMENTS: The market is reasonably buoyant and this appears to be continuing.

Signed

Security Print Code [452683 = 9103]
Electronically signed

Report author

Iain M Swayne

Company name

DM Hall

Address

27 Canmore Street, Dunfermline, KY12 7NU

Date of report

9th October 2017

Mortgage Valuation Report



Property Address

Address 24a Hill Street, DUNFERMLINE, KY12 0QR
Seller's Name Mr Sean & Mrs Julie Burke
Date of Inspection 27th September 2017

Property Details

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

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

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

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

Approximate Year of Construction

Tenure

☒ Absolute Ownership ☐ Leasehold Ground rent £ Unexpired years

Accommodation

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

Gross Floor Area (excluding garages and outbuildings) m² (Internal) m² (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:

Mortgage Valuation Report

Construction

Walls ☐ Brick ☒ Stone ☐ Concrete ☐ Timber frame ☐ Other (specify in General Remarks)
Roof ☐ Tile ☒ Slate ☐ Asphalt ☐ Felt ☐ Other (specify in General Remarks)

Special Risks

Has the property suffered structural movement? ☐ Yes ☒ No

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

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

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

Service Connections

Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in General Remarks.

Drainage ☒ Mains ☐ Private ☐ None Water ☒ Mains ☐ Private ☐ None
Electricity ☒ Mains ☐ Private ☐ None Gas ☒ Mains ☐ Private ☐ None
Central Heating ☒ Yes ☐ Partial ☐ None

Brief description of Central Heating:

Gas fired radiator system.

Site

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

☐ Rights of way ☐ Shared drives / access ☐ Garage or other amenities on separate site ☐ Shared service connections
☐ Ill-defined boundaries ☐ Agricultural land included with property ☐ Other (specify in General Remarks)

Location

☐ Residential suburb ☒ Residential within town / city ☐ Mixed residential / commercial ☐ Mainly commercial
☐ Commuter village ☐ Remote village ☐ Isolated rural property ☐ Other (specify in General Remarks)

Planning Issues

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

If Yes provide details in General Remarks.

Roads

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

Mortgage Valuation Report

General Remarks

CONDITION: The property is generally in a condition commensurate with age and type.

The following was noted however this is indicative to the current condition of the property and should not be regarded as an exhaustive list.

Externally ongoing roof maintenance should be anticipated. There are one or two misaligned slates and the bitumen felt roof coverings will require above average and vigilant maintenance. The cast iron rainwater goods show signs of corrosion and are choked and require overhaul. The stonework of the elevations show signs of erosion and may require attention in the future.

Internal joinery show signs of wear and tear.

A number of other items were noted which should be carried out in due course.

The property was unfurnished, unoccupied but floors were covered. The inspection was consequently restricted.

ALTERATIONS: The property has been altered over a number of years to form the current accommodation in particular the dormer window projections to front and rear. These alterations appear to be in excess of 20 years of age and can be considered as being historic.

More recently when a roof hatch was formed in the ceiling of the bedroom. Two ceiling joists and a rafter were cut. It is assumed that all necessary Local Authority and other consents have been obtained for alterations and the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent then it is assumed they meet the standards required by the Building Regulations or are exempt.

Essential Repairs

None.

Estimated cost of essential repairs £

Retention recommended? ☐ Yes ☒ No

Amount £

Mortgage Valuation Report

Comment on Mortgageability

The property provides suitable security for normal mortgage lending purposes.

Valuations

Market value in present condition £ 60,000
Market value on completion of essential repairs £
Insurance reinstatement value £ 115,000
(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)
Is a reinspection necessary? ☐ Yes ☒ No

Buy To Let Cases

What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis? £
Is the property in an area where there is a steady demand for rented accommodation of this type? ☐ Yes ☐ No

Declaration

Signed Security Print Code [452683 = 9103]
Electronically signed by:-
Surveyor's name Iain M Swayne
Professional qualifications BSc FRICS
Company name DM Hall
Address 27 Canmore Street, Dunfermline, KY12 7NU
Telephone 01383 621262
Fax 01383 621282
Report date 9th October 2017

Energy Performance Certificate (EPC)

Scotland

Dwellings

24A HILL STREET, DUNFERMLINE, KY12 0QR

Dwelling type: Top-floor flat
Date of assessment: 27 September 2017
Date of certificate: 27 September 2017
Total floor area: 41 m²
Primary Energy Indicator: 497 kWh/m²/year

Reference number: 8613-6621-7000-0203-6926
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 CO₂ emissions by improving your home

Estimated energy costs for your home for 3 years*	£2,397	See your recommendations report for more information
Over 3 years you could save*	£1,200	

* 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
54	75

Energy Efficiency Rating

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

Your current rating is **band E (54)**. 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 CO₂ emissions



Not environmentally friendly - higher CO₂ emissions

Current	Potential
49	78

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 E (49)**. 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	Available with Green Deal
1 Increase loft insulation to 270 mm	£100 - £350	£810.00	✓
2 Internal or external wall insulation	£4,000 - £14,000	£90.00	✓
3 Low energy lighting	£10	£30.00	

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.



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	Timber frame, as built, no insulation (assumed)	★☆☆☆☆	★☆☆☆☆
	Solid brick, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
Roof	Pitched, no insulation	★☆☆☆☆	★☆☆☆☆
Floor	(another dwelling below)	—	—
Windows	Fully double glazed	★★★★☆	★★★★☆
Main heating	Boiler and radiators, mains gas	★★★★☆	★★★★☆
Main heating controls	Programmer, TRVs and bypass	★★★☆☆	★★★☆☆
Secondary heating	None	—	—
Hot water	From main system	★★★★☆	★★★★☆
Lighting	Low energy lighting in 60% 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 calculated emissions for your home are 88 kg CO₂/m²/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 3.6 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 2.1 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	£1,983 over 3 years	£879 over 3 years	
Hot water	£285 over 3 years	£225 over 3 years	
Lighting	£129 over 3 years	£93 over 3 years	
Totals	£2,397	£1,197	

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 Increase loft insulation to 270 mm	£100 - £350	£270			
2 Internal or external wall insulation	£4,000 - £14,000	£30			
3 Low energy lighting for all fixed outlets	£10	£10			
4 Upgrade heating controls	£350 - £450	£23			
5 Replace boiler with new condensing boiler	£2,200 - £3,000	£68			

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.

Alternative measures

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

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

Choosing the right improvement package

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

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 Loft insulation

Loft insulation laid in the loft space or between roof rafters to a depth of at least 270 mm will significantly reduce heat loss through the roof; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulation should not be placed below any cold water storage tank, any such tank should also be insulated on its sides and top, and there should be boarding on battens over the insulation to provide safe access between the loft hatch and the cold water tank. The insulation can be installed by professional contractors but also by a capable DIY enthusiast. Loose granules may be used instead of insulation quilt; this form of loft insulation can be blown into place and can be useful where access is difficult. The loft space must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about loft insulation and details of local contractors can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

2 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.

3 Low energy lighting

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

4 Heating controls (room thermostat)

The heating system should have a room thermostat to enable the boiler to switch off when no heat is required. A competent heating engineer should be asked to do this work. Insist that the thermostat switches off the boiler as well as the pump and that the thermostatic radiator valve is removed from any radiator in the same room as the thermostat. Building regulations generally apply to this work and a building warrant may be required, so it is best to obtain advice from your local authority building standards department and from a qualified heating engineer.

5 Condensing boiler

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

Low and zero carbon energy sources

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

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

Your home's heat demand

You could receive Renewable Heat Incentive (RHI) payments and help reduce carbon emissions by replacing your existing heating system with one that generates renewable heat and, where appropriate, having your loft insulated and cavity walls filled. The estimated energy required for space and water heating will form the basis of the payments. For more information go to www.energysavingtrust.org.uk/scotland/rhi.

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	8,706	(4,367)	N/A	(484)
Water heating (kWh per year)	1,561			

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:	Mr. Iain Swayne
Assessor membership number:	EES/009396
Company name/trading name:	D M Hall Chartered Surveyors LLP
Address:	27 Canmore Street Fife Dunfermline KY12 7NU
Phone number:	01383 621262
Email address:	iain.swayne@dmhall.co.uk
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, 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.

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**.



Property Questionnaire

Property Address	24a Hill Street DUNFERMLINE KY12 0QR
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Seller(s)	Mr Sean Burke
------------------	---------------

Completion date of property questionnaire	05/10/2017
--	------------

1 Length of ownership

How long have you owned the property?

12 years

2 Council tax

Which Council Tax band is your property in?

A

3 Parking

What are the arrangements for parking at your property?

(Please tick all that apply)

Garage ☐

Allocated parking space ☐

Driveway ☐

Shared parking ☐

On street ☒

Resident permit ☐

Metered parking ☐

Other (please specify)

4 Conservation area

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

No

5 Listed buildings

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

No

6 Alterations/additions/extensions

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

No

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

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

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:

NA

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

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?
No
- (ii) Did this work involve any changes to the window or door openings?
- (iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):

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

7 Central heating

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

Yes

If you have answered yes or partial — what kind of central heating is there?

(Examples: gas-fired, solid fuel, electric storage heating, gas warm air).

Gas fired

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

- (i) When was your central heating system or partial central heating system installed?
Radiators were in before we bought. Boiler has been replaced while we have owned
- (ii) Do you have a maintenance contract for the central heating system?

Yes

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

Recently cancelled - for the 12 yrs we have owned a British Gas Landlords Maintenance arrangement that serviced & checked compliance for all gas appliances annually

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

(Please provide the month and year).

07/2017

8 Energy Performance Certificate

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

Yes

9 Issues that may have affected your property

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

No

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

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

No

If you have answered yes, please give details:

10 Services

Please tick which services are connected to your property and give details of the supplier:

Services	Connected	Supplier
Gas or liquid petroleum gas	<input checked="" type="checkbox"/>	Unsure - rental property. Morgans will be aware (agents and estate agents)
Water mains or private water supply	<input checked="" type="checkbox"/>	Unsure - rental property. Morgans will be aware (agents and estate agents)
Electricity	<input checked="" type="checkbox"/>	Unsure - rental property. Morgans will be aware (agents and estate agents)
Mains drainage	<input checked="" type="checkbox"/>	Unsure - rental property. Morgans will be aware (agents and estate agents)
Telephone	<input checked="" type="checkbox"/>	Unsure - rental property. Morgans will be aware (agents and estate agents)
Cable TV or satellite	<input checked="" type="checkbox"/>	Unsure - rental property. Morgans will be aware (agents and estate agents)
Broadband	<input type="checkbox"/>	

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

No

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

(ii) Do you have a maintenance contract for your septic tank?

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

11 Responsibilities for shared or common areas

a. Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?

No

If you have answered yes, please give details:

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

No

If you have answered yes, please give details:

No formal obligation in place that I am aware of

c. Has there been any major repair or replacement of any part of the roof during the time you have owned the property?

No

d. Do you have the right to walk over any of your neighbours' property — for example to put out your rubbish bin or to maintain your boundaries?

No

If you have answered yes, please give details:

Shared walkway to flat entrance. Section of the garden is owned by the flat

- e. As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?
No
If you have answered yes, please give details:
Unknown but nothing I am aware of
- f. As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.)
No
If you have answered yes, please give details:

12 Charges associated with your property

- a. Is there a factor or property manager for your property?
No
If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?
- b. Is there a common buildings insurance policy?
No
If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?
- c. Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.
None

13 Specialist works

- a. As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?
No
If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property.
- b. As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?
No
If you have answered yes, please give details:
- c. If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?

If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate., these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be

shown in the original estimate.

Guarantees are held by:

n/a

14 Guarantees

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

(i) Electrical work

No

(ii) Roofing

No

(iii) Central heating

No

(iv) National House Building Council (NHBC)

No

(v) Damp course

No

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

No

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

(i) Electrical work

(ii) Roofing

(iii) Central heating

(iv) National House Building Council (NHBC)

(v) Damp course

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

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

If you have answered yes, please give details:

15 Boundaries

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

No

If you have answered yes, please give details:

16 Notices that affect your property

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

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

No

- b. that affects your property in some other way?

No

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

No

If you have answered yes to any of a–c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.