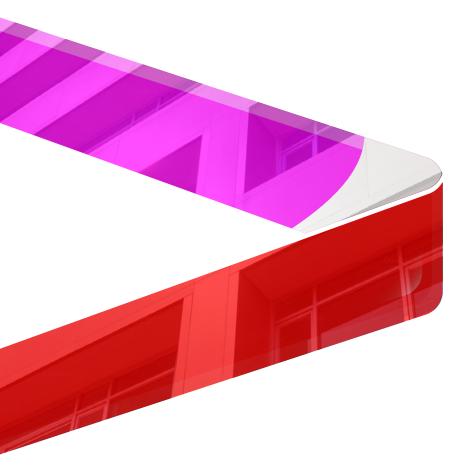
# **HOME REPORT**

82 FERGUSHILL ROAD KILWINNING KA13 7LN



# ENERGY PERFORMANCE CERTIFICATE





# **Energy Performance Certificate (EPC)**

# Scotland

Dwellings

(92 plus)

(81-91)

(69-80)

(55-68)

(39-54

(21-38)

(1-20)

B

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

D

F

G

#### 82 FERGUSHILL ROAD, KILWINNING, KA13 7LN

Dwelling type:	Semi-detached house
Date of assessment:	26 July 2024
Date of certificate:	29 July 2024
Total floor area:	76 m <sup>2</sup>
Primary Energy Indicator:	261 kWh/m <sup>2</sup> /year

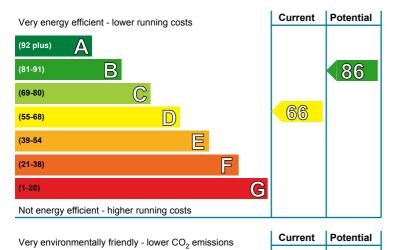
Reference number: Type of assessment: Approved Organisation: Main heating and fuel: 2765-1046-1233-7644-5220 RdSAP, existing dwelling Elmhurst Boiler and radiators, mains gas

#### You can use this document to:

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

Estimated energy costs for your home for 3 years*	£4,089	See your recommendations
Over 3 years you could save*	£1,212	report for more information

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 (66)**. 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.

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

This graph shows the effect of your home on the environment in terms of carbon dioxide  $(CO_2)$  emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band D (62)**. 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

85

62

Recommended measures	Indicative cost	Typical savings over 3 years
1 Cavity wall insulation	£500 - £1,500	£678.00
2 Floor insulation (solid floor)	£4,000 - £6,000	£234.00
3 Heating controls (room thermostat)	£350 - £450	£135.00

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

To find out more about the recommended measures and other actions you could take today to stop wasting energy and money, visit greenerscotland.org or contact Home Energy Scotland on 0808 808 2282. THIS PAGE IS THE ENERGY PERFORMANCE CERTIFICATE WHICH MUST BE AFFIXED TO THE DWELLING AND NOT BE REMOVED UNLESS IT IS REPLACED WITH AN UPDATED CERTIFICATE

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

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

Element	Description	Energy Efficiency	Environmental
Walls	Cavity wall, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
Roof	Pitched, 200 mm loft insulation	★★★★☆	★★★★☆
Floor	Solid, no insulation (assumed)	—	_
Windows	Fully double glazed	★★★★☆	★★★★☆
Main heating	Boiler and radiators, mains gas	★★★★☆	★★★★☆
Main heating controls	Programmer, TRVs and bypass	★★★☆☆	★★★☆☆
Secondary heating	None	—	
Hot water	From main system	★★★★☆	★★★★☆
Lighting	Low energy lighting in all fixed outlets	*****	*****

## The energy efficiency rating of your home

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

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

### The impact of your home on the environment

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

The calculated emissions for your home are 46 kg  $CO_2/m^2/yr$ .

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 3.5 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

Latinated energy costs for this nome			
	Current energy costs	Potential energy costs	Potential future savings
Heating	£3,291 over 3 years	£2,241 over 3 years	
Hot water	£510 over 3 years	£348 over 3 years	You could
Lighting	£288 over 3 years	£288 over 3 years	save £1,212
Tota	s £4,089	£2,877	over 3 years

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.

<b>D</b> ecommonded measures			Typical saving	Rating after improvement	
Re	commended measures	Indicative cost	per year	Energy	Environment
1	Cavity wall insulation	£500 - £1,500	£226	C 71	C 69
2	Floor insulation (solid floor)	£4,000 - £6,000	£78	C 73	C 72
3	Upgrade heating controls	£350 - £450	£45	C 74	C 73
4	Solar water heating	£4,000 - £6,000	£54	C 75	C 75
5	Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£502	B 86	B 85

#### 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.

• External insulation with cavity wall insulation

## 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 Cavity wall insulation

Cavity wall insulation, to fill the gap between the inner and outer layers of external walls with an insulating material, reduces heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. The insulation material is pumped into the gap through small holes that are drilled into the outer walls, and the holes are made good afterwards. As specialist machinery is used to fill the cavity, a professional installation company should carry out this work, and they should carry out a thorough survey before commencing work to ensure that this type of insulation is suitable for this home and its exposure. They should also provide a guarantee for the work and handle any building standards issues. Further information about cavity wall insulation and details of local installers can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

#### 2 Floor insulation (solid floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulating solid floors can present challenges; insulation laid on top of existing solid floors may impact on existing doors and finishes whilst lifting of a solid floor to insert insulation below will require consideration of the potential effect on both structural stability and damp proofing. It is advised to seek advice from a Chartered Structural Engineer or a registered Architect about this if unsure. Further information about floor insulation is available from many sources including www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation. Building regulations generally apply to this work and may also require a building warrant so it is best to check with your local authority building standards department.

#### 3 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 check with your local authority building standards department and seek advice from a qualified heating engineer.

#### 4 Solar water heating

A solar water heating panel, usually fixed to the roof, uses the sun to pre-heat the hot water supply. This 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.

#### 5 Solar photovoltaic (PV) panels

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

#### Low and zero carbon energy sources

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

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

## Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	10,800	N/A	(2,621)	N/A
Water heating (kWh per year)	2,051			

#### Addendum

This dwelling may be exposed to wind driven rain and so requires further investigation to determine which type of cavity 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: Assessor membership number: Company name/trading name: Address:	Mr. Steven Kennedy EES/024934 D M Hall Chartered Surveyors LLP 45 Bank Street Irvine KA12 0LL
Phone number:	0131 477 6000
Email address:	dmhall@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.

# Advice and support to improve this property

There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money. For more information, visit greenerscotland.org or contact Home Energy Scotland on 0808 808 2282.

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





# SINGLE SURVEY





# survey report on:

Property address       82 FERGUSHILL ROAD,         KILWINNING,       KA13 7LN	
-------------------------------------------------------------------------------	--

Customer	ANDREW MILLIGAN
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Customer address	

Prepared by	DM Hall LLP

Date of inspection	26th July 2024
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# PART 1 - GENERAL

## 1.1 THE SURVEYORS

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

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

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

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

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

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

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

#### 1.2 THE REPORT

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

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

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

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

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

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



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

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

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

## 1.3 LIABILITY

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

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

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

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

## 1.4 GENERIC MORTGAGE VALUATION REPORT

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

## 1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

## 1.6 INTELLECTUAL PROPERTY

All intellectual property rights whatsoever (including copyright) in and to the Report, excluding the headings and rubrics, are the exclusive property of the Surveyors and shall remain their exclusive property unless

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

they assign the same to any other party in writing.

### 1.7 PAYMENT

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

## 1.8 CANCELLATION

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

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

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

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

#### 1.9 PRECEDENCE

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

#### 1.1 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format;
- the "Market Value" is the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion;
- the "Property" is the property which forms the subject of the Report;

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

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

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

#### 2.4 SERVICES

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

#### 2.5 ACCESSIBILITY

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

#### 2.6 ENERGY REPORT

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

## 2.7 VALUATION AND CONVEYANCER ISSUES

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

"Market Value" The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein

# Terms and Conditions

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

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

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

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

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

#### 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	A semi detached two storey villa.
Accommodation	ON GROUND FLOOR: Lounge, Kitchen.
	ON FIRST FLOOR: Landing, Two Bedrooms, Bathroom.

Gross internal floor area (m <sup>2</sup> ) Approximately 76sqm.	
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Neighbourhood and location	The property was built by the Local Authority and is located within an established residential area where surrounding properties are of various ages and styles. Many publicly built properties now appear to be in private ownership. Local amenities are readily available.

Age	Approximately 75 years.
Weather	Dry and bright. Weather over recent weeks has been mixed.

Chimney stacks None.
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Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate.
	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.
	The roof is pitched and overlaid with concrete tiles.
	I was able to inspect the roof space and gained access from a hatch within the first floor landing. The roof is built with timber trusses and boarded over with fibreboard sarking material.

Roofing including roof space	Insulation material is laid between the ceiling joists.
Rainwater fittings	Visually inspected with the aid of binoculars where appropriate.
	Rainwater units are of PVC and cast iron materials consisting of half round gutters feeding round downpipes.
Main walls	Visually inspected with the aid of binoculars where appropriate.
	Foundations and concealed parts were not exposed or inspected.
	The outer walls appear to be of cavity brick construction with a rendered external finish.
	A damp proof course is not visible, however, I would anticipate a building of this age to have a bitumen damp proof membrane.

Windows, external doors and joinery	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.
	Windows and the side external door are of UPVC double glazed type.
	Access at the front the property is via a composite double glazed external door.
	Fascia/soffit boards are formed in PVC materials.

External decorations	Visually inspected.
	External decoration is generally of low maintenance material.

Conservatories / porches	None.
Communal areas	None.

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Garages and permanent outbuildings	None.
Outside areas and boundaries	Visually inspected.
	There are garden grounds to the front, side and rear of the property. These are generally laid to lawn, paving and decorative chips.
	There is a mono-block parking area to the side of the property.
	Boundary divisions are marked by metal, timber and post and wire fencing.

Ceilings	Visually inspected from floor level.
	Ceilings are assumed to be of plasterboard material.
Internal walls	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
	Internal walls are partly of solid construction with a plaster hard finish and partly of timber stud construction finished in plasterboard.
	There are timber panel, tile and PVC finishes.
Floors including sub floors	Flooring is of solid concrete construction on the ground floor and suspended timber construction on the first floor.

Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved.
	Kitchen units were visually inspected excluding appliances.
	Internal joinery is of timber and there are timber internal doors some incorporating glazed panels.
	The kitchen contains a range of floor and wall mounted storage units and worktops.

There is no sub-floor area.

Chimney breasts and fireplaces	Visually inspected.
	No testing of the flues or fittings was carried out.
	There is a chimney breast within the lounge. The fireplace has been boarded over in the past.

Internal decorations	Visually inspected.
	Internal decorative finishes are generally painted.

Cellars	None.	

Electricity	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.
	Mains supply.
	The electrical switchgear is located in a cupboard within the lounge.

Gas	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. Mains supply.
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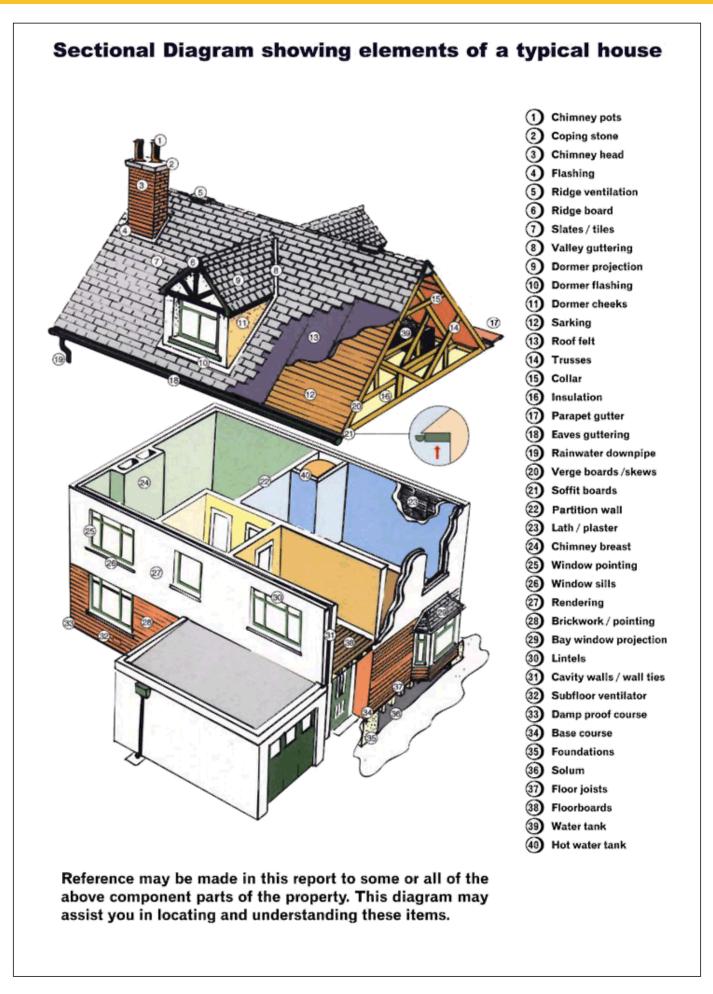
Water, plumbing, bathroom fittings	Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.
	No tests whatsoever were carried out to the system or appliances.
	Mains water supply.
	Sanitary fittings in the bathroom comprise a white suite of wc, wash hand basin and bath with mixer shower over.
	There is a sink unit within the kitchen.

Heating and hot water	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.
	There is an 'Ideal' wall mounted gas heating boiler within a cupboard in the kitchen. This serves water filled radiators throughout the property and also provides domestic hot water.

Drainage	Drainage covers etc were not lifted.
	Neither drains nor drainage systems were tested.
	Drainage is assumed to be to the main public sewage system.

Fire, smoke and burglar alarms	Visually inspected.
	No tests whatsoever were carried out to the system or appliances.
	There are smoke alarms within the property. Smoke alarms are not tested as part of a Home Report and I am unable to confirm if these are inter-linked to comply with legislation. Purchasers should satisfy themselves in this regard.
	Legislation by the Scottish Government, which took effect from February 2022, requires all residential properties to have a system of inter-linked smoke alarms and heat detectors. Carbon monoxide detectors are also required where appropriate. Purchasers should appraise themselves of the requirements of this legislation, and engage with appropriately accredited contractors to ensure compliance.

Any additional limits to inspection	The property was vacant and unfurnished but all floors were covered. Floor coverings restricted my inspection of flooring.
	In accordance with Health and Safety guidelines I have not disturbed insulation or personal effects. Floor coverings have not been moved.
	Personal effects in cupboards and fitted wardrobes were not moved and restricted my inspection.
	Parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect.
	Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered appropriate.
	Concealed areas beneath and around bath/shower trays were not visible. Water spillage in these areas can often be discovered unexpectedly with resultant damage to concealed parts of the fabric.
	I was not able to inspect the sub floor area.
	My physical inspection of the roof void area was restricted due to insulation material, stored items and lack of suitable crawl boards. As a result the roof void area was only viewed from the access hatch.
	I have not carried out an inspection for Japanese Knotweed and unless otherwise stated, for the purposes of the valuation I have assumed that there is no Japanese Knotweed or other invasive plants within the boundaries of the property or in neighbouring properties.
	The report does not include an asbestos inspection. However asbestos was widely used in the building industry until around 2000, when it became a banned substance. If the possibility of asbestos based products has been reported within the limitations of the inspection and you have concerns you should engage a qualified asbestos surveyor. Any such materials should not be drilled or disturbed without prior advice from a licensed specialist.
	The inspection is not a fire or life safety risk assessment and should not be relied on as a risk assessment inspection. Further advice should be sought if a specific risk assessment of the property and building that it forms part of is required.
	Where repairs are required at height compliance with Health and Safety legislation often requires the use of scaffolding which can significantly impact on the cost of repair. Pricing repairs is out with the remit of this report but it would be prudent to consider costs and budgeting before offering. The various trades can advise further.



# 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 significant movement noted within the limitations of my inspection.

Dampness, rot and infestation	
Repair category	2
Notes	Elevated moisture readings were recorded to the walls internally and to the chimney breast. I am advised by the seller that repairs have been completed in recent years and a guarantee exists for this work. It would be prudent to have further investigations carried out to determine the cause of the water ingress and repairs completed to resolve the issue. It should be confirmed if the warranty is transferable in favour of new owners. There is evidence of condensation in some locations. This may be alleviated by a proper balance of heating and ventilation. This should be monitored. Further advice can be obtained from a specialist contractor.

Chimney stacks	
Repair category	-
Notes	N/A.

Repair category	2
Notes	General weathering was noted to roof tiles.
	Concrete tiles are typically guaranteed for 30 years but have a reasonable life expectation around 50/60 years according to the BRE. Life expectancy will ofter depend on weathering and damage from the prevailing weather. A reputable roofing contractor can advise on life expectancy and repair/replacement costs.

Roofing including roof space	
Repair category	2
Notes	Staining and deterioration was evident to sarking material within the roof space. A roofing contractor can carry out any required repairs.

Rainwater fittings	
Repair category	2
Notes	Metal rainwater fittings are corroded in places. These should be treated and redecorated. Metal rainwater fittings require regular maintenance.

Main walls	
Repair category	1
Notes	Staining was noted to the external render.

Windows, external doors and joinery	
Repair category	2
Notes	General age related wear and tear was evident to window units including stuff and rusting mechanisms. Ongoing repair and maintenance can be anticipated.
	The seals to double glazed units often fail resulting in condensation between the panes of glass. Failed sealed units can go undetected in certain weather/daylighting conditions and such failings are not considered to be significant because the window remains functional albeit not as double glazing. This can occur without warning and may only be seen in certain weather conditions.
	Random windows and doors are opened but not all and inspections can be restricted by window blinds, curtains, ornaments etc. Handles, locks and opening mechanisms can deteriorate through usage and repair or replacement can be anticipated on an ad hoc basis. No assurances can be provided that all window fitments are functional.

External decorations	
Repair category	1
Notes	No significant defects evident.

Conservatories/porches	
Repair category	-
Notes	N/A.

Communal areas	
Repair category	-
Notes	N/A.

Garages and permanent outbuildings	
Repair category	-
Notes	N/A.

Outside areas and boundaries	
Repair category	2
Notes	There is a section of leaning fencing.

Ceilings	
Repair category	1
Notes	No significant defects evident.

Internal walls	
Repair category	2
Notes	Elevated moisture readings were recorded to internal walls. See Section: 'Dampness, rot and infestation'.

Floors including sub-floors	
Repair category	1
Notes	No significant defects evident.

Floors including sub-floors	
Repair category	1
Notes	It is not unusual to discover areas of past water spillage when floor coverings are removed in kitchen and bathroom compartments, revealing the need for further repair and maintenance work.

## Internal joinery and kitchen fittings

Repair category	1
Notes	There is no stair balustrade which is unlikely to comply with current Building Standards.

Chimney breasts and fireplaces	
Repair category	2
Notes	Elevated moisture readings were recorded to chimney breasts. This may be due to a build up of condensation as no ventilation was noted. Further investigations should be undertaken by a specialist contractor. See Section: 'Dampness, rot and infestation'. Where fireplaces have been removed there is limited provision for ventilation. Unventilated chimney breasts can result in condensation. Disused chimneys
	should be capped and vented.
	If disused fireplaces are to be reopened further advice should be sought to ensure that the chimney flue is intact and suitable for use.

Internal decorations	
Repair category	1
Notes	No significant defects evident.

Cellars	
Repair category	-
Notes	N/A.

Electricity	
Repair category	1
Notes	No significant defects evident.

Electricity	
Repair category	1
Notes	It is recommended that all electrical installations be checked every five years or on change of ownership to keep up to date with frequent changes in Safety Regulations. Further advice will be available from a qualified NICEIC/ SELECT registered Contractor. It should be appreciated that only recently constructed or rewired properties will have installations which fully comply with IET regulations.

Gas	
Repair category	1
Notes	No significant defects evident. Trade bodies governing gas installations currently advise that gas appliances should be tested prior to change in occupancy and thereafter at least once a year by a Gas Safe registered contractor. It is assumed that gas appliances comply with relevant regulations.

F- Water, plumbing and bathroom fittings	
Repair category	1
Notes	No significant defects evident. It should be appreciated that seals around bath/shower areas and sanitary fittings can be troublesome and do require regular maintenance. Failure to seals can result in dampness/decay to underlying areas.

Heating and hot water	
Repair category	1
Notes	I am advised by the seller the boiler was installed around 2021. It is assumed that the heating and hot water systems have been properly serviced and maintained on a regular basis and installed in accordance with the relevant regulations.
	Boilers and central heating systems should be tested and serviced by a Gas Safe registered contractor on an annual basis to ensure their safe and efficient operation.

Drainage	
Repair category	1
Notes	No significant defects evident.

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	2
Chimney stacks	-
Roofing including roof space	2
Rainwater fittings	2
Main walls	1
Windows, external doors and joinery	2
External decorations	1
Conservatories/porches	-
Communal areas	-
Garages and permanent outbuildings	-
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	2
Internal decorations	1
Cellars	-
Electricity	1
Gas	1
Water, plumbing and bathroom fittings	1
Heating and hot water	1
Drainage	1

#### **Category 3**

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

#### Category 2

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

#### Category 1

No immediate action or repair is needed.

#### Remember

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

#### Warning

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

## 3. Accessibility information

#### Guidance notes on accessibility information

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

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

#### Unrestricted parking within 25 metres:

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

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

#### 4. Valuation and conveyancer issues

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

#### Matters for a solicitor or licensed conveyancer

The property has been altered with the removal of walls within the ground floor. It is assumed 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.

The seller has advised that previous damp repair works have been carried out. See Section: 'Dampness, rot and infestation'. Copies of any relevant guarantees should be transferred and retained with the Title Deeds.

#### Estimated reinstatement cost for insurance purposes

£170,000 (One Hundred and Seventy Thousand Pounds).

It should be noted this sum is an estimate calculated by using a rate per square metre based on information provided by Building Cost Information Service (BCIS).

#### Valuation and market comments

£95,000 (Ninety-Five Thousand Pounds).

The reported valuation is a snapshot in time and reflects the prevailing market conditions. The market is presently characterised by generally stable conditions and a return to more normal levels of supply and demand.

Signed	Security Print Code [413735 = 3978 ]
	Electronically signed

Report author	Steven Kennedy

Company name	DM Hall LLP

Address	45 Bank Street, Irvine, KA12 0LL
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# Mortgage Valuation Report



Property Address		
Address Seller's Name Date of Inspection	82 FERGUSHILL ROAD, KILWINNING, KA13 7LN ANDREW MILLIGAN 26th July 2024	
Property Details		
Property Type	X House       Bungalow       Chalet       Purpose built maisonette         Coach       Studio       Converted maisonette       Purpose built flat         Converted flat       Tenement flat       Flat over non-residential use       Other (specify in General Remarks)	
Property Style	Detached       X Semi detached       Mid terrace       End terrace         Back to back       High rise block       Low rise block       Other (specify in General Remarks)	
Does the surveyor be e.g. local authority, m	lieve that the property was built for the public sector, X Yes No ilitary, police?	
Flats/Maisonettes only		
Approximate Year of (		
Tenure		
X Absolute Ownership	Leasehold Ground rent £ Unexpired years	
Accommodation		
Number of Rooms	1       Living room(s)       2       Bedroom(s)       1       Kitchen(s)         1       Bathroom(s)       1       WC(s)       0       Other (Specify in General remarks)	
Gross Floor Area (excluding garages and outbuildings) 76 m <sup>2</sup> (Internal) 88 m <sup>2</sup> (External) Residential Element (greater than 40%) X Yes No		
Garage / Parking / G	Outbuildings	
Single garage Available on site?	Double garage       X Parking space       No garage / garage space / parking space         X Yes       No	
Permanent outbuildings:		
None noted.		

# Mortgage Valuation Report

Applied       Selid       Cavity       Steel frame       Concrete block       Other (specify in General Remarks)         Roof       Tile       State       Applied       Fot         Lead       Zinc       Artificial slate       Flat glass flore       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       Yes       No         st here evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the       Yes       No         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.       None       Water       Mains       Private       None         Orther (specify in General Remarks.       None       Gas       Mains       Private       None         Central Heating       Yes       Parial       None       Gas       Mains       Private       None         Ste       Apparent legal issues to be verified by the conveyancer. Please provide a brief description in General Remarks.       Reprivate way       Shared service connections       Apricultural land included with property								
Boold       Cavity       Steel frame       Concrete block       Other (specify in General Remarks)         Roof       Tile       State       Asphalt       Fot         Lead       Zinc       Artificial slate       Flat glass fibre       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       Yes       No         st here evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the       Yes       No         Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the suppin in General Remarks.       None       Water       Mains       Private       None         Orlariage       Mains       Private       None       Gas       Mains       Private       None         Central Heating       Yes       Perial       None       Gas       Mains       Private       None         Ste       Apparent legal issues to be verified by the conveyancer. Please provide a brief description in General Remarks.       Remarks.         Pliphts of way       Shared drives / access       Carage or othe	Construction							
Roof       X Tile       Slate       Asphalt       Felt         Lead       Zinc       Antificial slate       Flat glass fibre       Other (specify in General Remarks)         Special Risks       Yes       X No         Has the property suffered structural movement?       Yes       No         is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the       Yes       No         is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the       Yes       No         is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the       Yes       No         is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the       Yes       No         is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the       Yes       No         sthere evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the       Yes       No         Electricity       Mains       Private       None       None       None         Electricity       Mains       Private       None       Stared diverse       None         Stef       Stared diverse       Garage or other amerities on separate site       Shared service connections       Apricultural land included with property	Walls					<b>—</b>		
□ Lead       □ Zinc       □ Antificial slate       □ Flat glass fibre       □ Other (specify in General Remarks)         Special Risks         Has the property suffered structural movement?       □ Yes       ○ No         1 Yes, is this recent or progressive?       □ Yes       ○ No         is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the       ○ Yes       ○ No         is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the       ○ Yes       ○ No         is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the       ○ Yes       ○ No         is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the       ○ Yes       ○ No         is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the       ○ Yes       ○ No         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.       ○ None       ○ None         Drainage       ○ Mains       ○ Private       ○ None       ○ Cas       ○ None       ○ None         Central Heating       ○ Yes       ○ Partial       ○ None       ○ None       ○ None       ○ None       ○ None         Ste       Other (specify in General Remarks)       ○ Other (specif	Deef					Other	(specify in Ger	ieral Remarks)
Special Risks         Has the property suffered structural movement?       Yes         If Yes, is this recent or progressive?       Image:	ROOI					Other		aral Damarka)
Ais 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 \  yes \  No   if Yes to any of the above, provide details in General Remarks. If Yes to any of the above, provide details in General Remarks.   Service Connection If Yes to any of the above, provide details in General Remarks.   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 X Mains   Private None   Central Heating Yes   Yes Private   None Gas   Brief description of Central Heating:   Gas fired system of radiators.   Site  Apparent legal issues to be verified by the conveyancer. Please provide a brief description in General Remarks.    Rights of way Shared drives / access   Apricultural land included with property Ill-defined boundaries   Other (specify in General Remarks)   Location   Residential suburb X Residential within town / city   Mixed residential / commercial   Mainly commercial   Commuter village   Remote village					E Flat glass libre		(specily in Ger	ierai Remarks)
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s there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the	Has the property s	suffered struct	ural moveme	ent?			Yes	X No
mmediate vicinity?  If Yes to any of the above, provide details in General Remarks.  Service Connection  Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in General Remarks.  Drainage X Mains Private None Water X Mains Private None Electricity X Mains Private None Gas X Mains Private None Central Heating X Yes Partial None Brief description of Central Heating: Gas fired system of radiators.  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 Agricultural land included with property III-defined boundaries Other (specify in General Remarks)  Location Residential suburb X Residential within town / city Nixed residential / commercial Mainly commercial Commuter village Remote village Isolated rural property Other (specify in General Remarks) Planning Issues	If Yes, is this recei	nt or progress	ive?				Yes	No
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Electricity X Mains Private None Gas X Mains Private None   Central Heating X Yes Partial None Brief description of Central Heating: Gas fired system of central Heating: Gas fired system of radiators. 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 Agricultural land included with property Ill-defined boundaries Other (specify in General Remarks) Location Residential suburb Residential within town / city Mixed residential / commercial Commuter village Remote village Isolated rural property Other (specify in General Remarks)				ces appear to be n	on-mains, please	e comment o	n the type a	nd location
Central Heating Yes   Partial None   Brief description of Central Heating: Gas fired system of radiators.   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   Agricultural land included with property Ill-defined boundaries   Iccation   Residential suburb Residential within town / city   Mixed residential / commercial   Commuter village   Remote village   Isolated rural property   Other (specify in General Remarks)	Drainage	X Mains	Private	None	Water	X Mains	Private	None
Brief description of Central Heating:   Gas fired system of radiators.     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   Agricultural land included with property   Ill-defined boundaries   Other (specify in General Remarks)   Location   Residential suburb   Residential within town / city   Isolated rural property   Other (specify in General Remarks)   Planning Issues	Electricity	X Mains	Private	None	Gas	X Mains	Private	None
Gas fired system of radiators.         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         Agricultural land included with property       Ill-defined boundaries       Other (specify in General Remarks)         Location	Central Heating	X Yes	Partial	None				
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         Agricultural land included with property       Ill-defined boundaries       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)	Brief description o	f Central Heat	ting:					
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   Agricultural land included with property Ill-defined boundaries   Other (specify in General Remarks)   Location   Residential suburb X Residential within town / city   Mixed residential / commercial   Commuter village   Isolated rural property Other (specify in General Remarks)	Gas fired system	i of radiators.						
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   Agricultural land included with property Ill-defined boundaries   Other (specify in General Remarks)   Location   Residential suburb X Residential within town / city   Mixed residential / commercial   Commuter village   Isolated rural property   Other (specify in General Remarks)	Site							
Rights of way Shared drives / access Garage or other amenities on separate site Shared service connections   Agricultural land included with property Ill-defined boundaries Other (specify in General Remarks)   Location   Residential suburb X Residential within town / city Mixed residential / commercial Mainly commercial   Commuter village Remote village Isolated rural property Other (specify in General Remarks)		ues to be veri	fied by the e	onvoyanoor Plaas	o provido o briof	docorintion i	n Gonoral P	omarke
Agricultural land included with property Ill-defined boundaries Other (specify in General Remarks)   Location   Residential suburb X Residential within town / city Mixed residential / commercial Mainly commercial   Commuter village Remote village Isolated rural property Other (specify in General Remarks)			-		-	· _		
Residential suburb       X Residential within town / city       Mixed residential / commercial       Mainly commercial         Commuter village       Remote village       Isolated rural property       Other (specify in General Remarks)         Planning Issues       Isolated rural property       Isolated rural property       Isolated rural property								
Commuter village Remote village Isolated rural property Other (specify in General Remarks) Planning Issues	Location							
Planning Issues	Residential suburb	X Res	idential within to	own / city 📃 Mixed	residential / commer	cial 🗌 Main	ly commercial	
	Commuter village	Ren	note village	Solate	d rural property	Othe	r (specify in Ge	neral Remarks)
Has the property been extended / converted / altered?	Planning Issues	;						
	Has the property b	een extended	d / converted	I / altered? X Ye	s 🗌 No			
f Yes provide details in General Remarks.	If Yes provide deta	ails in Genera	l Remarks.					
Roads	Roads							
X Made up road Unmade road Partly completed new road Pedestrian access only X Adopted Unadopted	X Made up road	Unmade road	d Partly	completed new road	Pedestrian ad	ccess only	X Adopted	Unadopted

#### General Remarks

Generally, the subjects were found to be in a fair condition with regards to age and style of construction. No obvious significant defects which would affect valuation or mortgage lending security were in evidence.

The property has been altered with the removal of walls within the ground floor. It is assumed 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.

The seller has advised that previous damp repair works have been carried out. See Section: 'Dampness, rot and infestation'. Copies of any relevant guarantees should be transferred and retained with the Title Deeds.

#### **Essential Repairs**

None apparent.			
Estimated cost of essential repairs £	Retention recommended?	X No	Amount £

#### Mortgage Valuation Report

#### **Comment on Mortgageability**

The subjects shoul individual lender cr	d form suitable mortgage security at the valuation figure stated in this report sub iteria.	ject to
Valuations		
Market value in pres	ent condition	£ 95,000
Market value on corr	pletion of essential repairs	£ N/A
Insurance reinstatem (to include the cost c	nent value If total rebuilding, site clearance, professional fees, ancillary charges plus VAT)	£ 170,000
Is a reinspection nec	essary?	Yes X No
Buy To Let Cases		
What is the reasonal month Short Assured	ole range of monthly rental income for the property assuming a letting on a 6 d 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 [413735 = 3978 ]	

	Electronically signed by:-
Surveyor's name	Steven Kennedy
Professional qualifications	BSc (Hons) MRICS
Company name	DM Hall LLP
Address	45 Bank Street, Irvine, KA12 0LL
Telephone	01294 311070
Fax	01294 311077
Report date	30th July 2024

# **PROPERTY QUESTIONNAIRE**





Property address	82	FERGUSHILL ROAD

Seller(s) Name ANDREW MILLIGAN

Completion date of property questionnaire.

30/7/24

#### Note for sellers

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

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

1.	Lengt	Length of ownership				
	How lor	How long have you owned the property? $3 Y \in A i \geq 0$				
2.		Council tax				
		Council Tax band is your propert	ry in? (Please tick one) □F □G □H			
3.	Parkin	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.	Conse	rvation 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)?	□ Yes □ 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)?	⊡ res □ No	
	If you have answered yes, please describe below the changes which you have made: $DAM?$ FIXED GN OFD FIRE PLACE		
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	□ Yes	
	If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.		
	If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:		
Ь.	Have you had replacement windows, doors, patio doors or double glazing installed in your property?	⊡ Yes □ No	
	If you have answered yes, please answer the three questions below: DOOR	2	
	(i) Were the replacements the same shape and type as the ones you replaced?	□ Yes	
	(ii) Did this work involve any changes to the window or door openings?	□ Yes ⊡-No	
	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed): $\mathcal{NGW}$		
DOOR NEW INTERIOR DOGRY			
	Please give any guarantees which you received for this work to your s agent.	olicitor or estate	

7.	Central heating			
a.	<ul> <li>a. Is there a central heating system in your property?</li> <li>(Note: a partial central heating system is one which does not heat all the main rooms of the property —</li> <li>the main living room, the bedroom(s), the hall and the bathroom).</li> <li><u>If you have answered yes or partial</u> – what kind of central heating is there?</li> <li>(Examples: gas-fired, solid fuel, electric storage heating, gas warm air).</li> </ul>			
	If you have answered yes, please answer the three questions below:			
	(i) When was your central heating system or partial central heating $3$ YEARS AGO	system installed?		
	<ul><li>(ii) Do you have a maintenance contract for the central heating system?</li><li>If you have answered yes, please give details of the company with which you have a maintenance contract:</li></ul>			
	(iii) When was your maintenance agreement last renewed? (Please and year).	provide the month		
8.	Energy Performance Certificate			
	Does your property have an Energy Performance Certificate which is less than 10 years old?	□ ¥es □ N		
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?	□ Yes □ No		
	If you have answered yes, is the damage the subject of any outstanding insurance claim?	□ Yes ⊡_¥fo		
b.	Are you aware of the existence of asbestos in your property? If you have answered yes, please give details:	□ Yes ⊡ No		

10.	s	ervices					
a. Please tick which services are connected to your property and give details of the supplier:							
	Services Connected Supplier						
		Gas or liquid petroleum gas	YES/NO				
		Water mains or private water supply	YES/NO				
		Electricity	YES/NO				
		Mains drainage	YES/NO				
		Telephone	YES/NO				
		Cable TV or satellite	YES/NO				
		Broadband	YES/NO				
b.	Is there a septic tank system at your property?       □ Yes         If you have answered yes, please answer the two questions below:       □ No						
с.	tank?				□ Yes □-No □ Đon't	Know	
d.					□ Yes □-₩o		

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? <u>If you have answered yes</u> , please give details:	□ Yes □ No □ Don't Know
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas? If you have answered yes, please give details:	□ Yes □ No □ Not applicable
с.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	□ Yes
d.	Do you have the right to walk over any of your neighbours' property — for example to put out your rubbish bin or to maintain your boundaries? <u>If you have answered yes</u> , please give details:	□ Yes ⊡ No
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? If you have answered yes, please give details:	□ Yes □ Nø
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.) <u>If you have answered yes</u> , please give details:	□ Yes □ No
12.	Charges associated with your property	
a.	Is there a factor or property manager for your property? If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	□ Yes □_No

b. с.	Is there a common buildings insurance policy? If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges? Please give details of any other charges you have to pay on a regular build upkeep of common areas or repair works, for example to a residents' a maintenance or stair fund.	
13.	Specialist works	
а. b.	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? <u>If you have answered yes</u> , 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. WA(CCEIXED) As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?	Ves No
	If you have answered yes, please give details: WALL DAMM 7 ELTED ON	□ No
с.	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 <u>please write below</u> 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:	I Yes □ No

14.	Guarantees						
a.	Are there any guarantees or warranties for any of the following:						
		No	Yes	Don't know	With title deeds	Lost	
(i)	Electrical work						
(ii)	Roofing						
(iii)	Central heating	B					
(iv)	National House Building Council (NHBC)	Ð					
(v)	Damp course	9					
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)						
b.	If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):						
c.	Are there any outstanding claims under any of the guarantees listed above? If you have answered yes, please give details:				□ Yes □ No		
15.	Boundaries						
	So far as you are aware, has any boundary of your property been moved in the last 10 years? If you have answered yes, please give details:			□ Yes □ No □ Don't kn	ow		

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?	□ Yes □ No
b.	that affects your property in some other way?	□ Yes ⊡NO
c.	that requires you to do any maintenance, repairs or improvements to your property?	□ Yes ⊡-No
	If you have answered yes to any of $a-c$ above, please give the notice estate agent, including any notices which arrive at any time before th the purchaser of your property.	s to your solicitor or e date of entry of



ABERDEEN aberdeen\_residential@ dmhall.co.uk 01224 594172

AYR ayr@dmhall.co.uk 01292 286974

DUMFRIES dumfries@dmhall.co.uk 01387 254318

DUNDEE dundee@dmhall.co.uk 01382 873100

DUNFERMLINE dunfermline@dmhall.co.uk 01383 621262

EDINBURGH edinburghresidential@ dmhall.co.uk 0131 624 6600

ELGIN elgin@dmhall.co.uk 01343 548501

FALKIRK falkirk@dmhall.co.uk 01324 628321

GALASHIELS galashiels@dmhall.co.uk 01896 752009 GLASGOW (Residential) glasgowresidential@ dmhall.co.uk 0141 636 4141

HAMILTON hamilton@dmhall.co.uk 01698 284939

INVERNESS inverness@dmhall.co.uk 01463 241077

INVERURIE inverurie@dmhall.co.uk 01467 624393

IRVINE irvine@dmhall.co.uk 01294 311070

KIRKCALDY kirkcaldy@dmhall.co.uk 01592 598200

LIVINGSTON livingston@dmhall.co.uk 01506 490404 **OBAN** oban-admin@dmhall. co.uk 01631 564225

**PAISLEY** Enquiries are now dealt with at our Glasgow Hub.

PERTH perth@dmhall.co.uk 01738 562100

PETERHEAD peterhead@dmhall.co.uk 01779 470220

ST ANDREWS standrews@dmhall.co.uk 01334 844826

STIRLING stirling@dmhall.co.uk 01786 475785

