HOME REPORT



LILYBANK HOUSE 21 ARBROATH ROAD FORFAR DD8 2JL



ENERGY PERFORMANCE CERTIFICATE



Energy Performance Certificate (EPC)

Dwellings

Scotland

LILYBANK HOUSE, 21 ARBROATH ROAD, FORFAR, DD8 2JL

Dwelling type: End-terrace house Date of assessment: 19 August 2020 Date of certificate: 25 August 2020

Total floor area: 138 m²

Primary Energy Indicator: 372 kWh/m²/year

Reference number: 9717-1025-2208-9570-0204 RdSAP, existing dwelling Type of assessment: Approved Organisation: **Elmhurst**

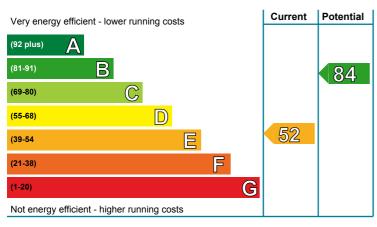
Main heating and fuel: Boiler and radiators, mains

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*	£5,646	See your recommendations
Over 3 years you could save*	£2,967	report for more information

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

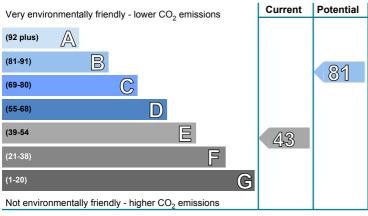


Energy Efficiency Rating

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 E (52). 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 (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 (43). The average rating for EPCs in Scotland is band D (59).

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

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

Recommended measures	Indicative cost	Typical savings over 3 years
1 Increase loft insulation to 270 mm	£100 - £350	£1020.00
2 Internal or external wall insulation	£4,000 - £14,000	£1065.00
3 Floor insulation (suspended floor)	£800 - £1,200	£342.00

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	Sandstone or limestone, as built, no insulation (assumed)	***	***
Roof	Pitched, no insulation	****	****
Floor	Suspended, no insulation (assumed)	_	_
Windows	Mostly double glazing	***	★★★☆☆
Main heating	Boiler and radiators, mains gas	★★★★ ☆	★★★★ ☆
Main heating controls	Programmer, TRVs and bypass	***	★★★☆☆
Secondary heating	Room heaters, oil	_	_
Hot water	From main system	****	★★★★☆
Lighting	Low energy lighting in 55% 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 69 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 9.5 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 6.2 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	£4,827 over 3 years	£2,142 over 3 years	
Hot water	£414 over 3 years	£258 over 3 years	You could
Lighting	£405 over 3 years	£279 over 3 years	save £2,967
Total	£5,646	£2,679	over 3 years

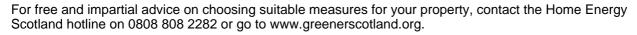
These figures show how much the average household would spend in this property for heating, lighting and hot water. This excludes energy use for running appliances such as TVs, computers and cookers, and the benefits of any electricity generated by this home (for example, from photovoltaic panels). The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

Decemberded massures		Indicative cost	Typical saving	Rating after improvement	
Re	commended measures	indicative cost	per year	Energy	Environment
1	Increase loft insulation to 270 mm	£100 - £350	£340	D 60	E 52
2	Internal or external wall insulation	£4,000 - £14,000	£355	C 69	D 65
3	Floor insulation (suspended floor)	£800 - £1,200	£114	C 72	C 69
4	Low energy lighting for all fixed outlets	£25	£37	C 73	C 69
5	Upgrade heating controls	£350 - £450	£47	C 74	C 71
6	Solar water heating	£4,000 - £6,000	£41	C 75	C 73
7	Replacement glazing units	£1,000 - £1,400	£56	C 77	C 75
8	Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£306	B 84	B 81

Choosing the right improvement package





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 a building warrant is required for the installation of external wall insulation. Planning permission may also be required and that building regulations apply to external insulation so it is best to check with your local authority on both issues.

3 Floor insulation (suspended floor)

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

4 Low energy lighting

Replacement of traditional light bulbs with energy saving bulbs will reduce lighting costs over the lifetime of the bulb, and they last many times longer than ordinary light bulbs. Low energy lamps and fittings are now commonplace and readily available. Information on energy efficiency lighting can be found from a wide range of organisations, including the Energy Saving Trust (http://www.energysavingtrust.org.uk/home-energy-efficiency/lighting).

5 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.

6 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.

Recommendations Report

7 Replacement glazing units

Replacing existing double-glazed units with new high-performance units. Building regulations require that replacement glazing is to a standard no worse than previous; a building warrant is not required. Planning permission might be required for such work if a building is listed or within a conservation area so it is best to check with your local authority.

8 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

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)	30,330	(6,972)	N/A	(7,276)
Water heating (kWh per year)	2,838			

Addendum

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

About this document

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

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

Assessor's name: Mr. Robert Fraser
Assessor membership number: EES/018605

Company name/trading name: D M Hall Chartered Surveyors LLP

Address: 17 Corstorphine Road

Edinburgh EH12 6DD

Phone number: 0131 477 6006

Email address: enquiries@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 greeners cotland.org or contact Home Energy Scotland on 0808 808 2282.

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT



SINGLE SURVEY



survey report on:

Property address	LILYBANK HOUSE 21 ARBROATH ROAD FORFAR DD8 2JL
Customer	Susan Galloway
Customer address	
Prepared by	DM HALL LLP
Date of inspection	19th August 2020



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.

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

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

- 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	The property comprises an END TERRACED TWO STOREY HOUSE.
	HOUSE.
Accommodation	The accommodation within comprises on:
	GROUND FLOOR: Entrance Vestibule, Hallway, Lounge, Bedroom, Kitchen and Rear Vestibule and Cloakroom with WC.
	FIRST FLOOR: Two Bedrooms and Bathroom with WC and separate Shower.
Gross internal floor area (m²)	138 m2 or thereby.
Neighbourhood and location	The property is located within an established residential area within the town of Forfar where surrounding properties are of a similar class and nature. There are good amenities available near by and the property is suitable for the district.
Age	Circa 1896.
Maskay	Class and dry
Weather	Clear and dry.
Chimney steeks	Visually inspected with the sid of hipsculars where
Chimney stacks	Visually inspected with the aid of binoculars where appropriate.
	The chimneys serving the property are of stone construction with metal flashings.
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 slated finished in a zinc ridge. The rear vestibule area has pitched, hipped and slated roof covering. No inspection of the rear pitch of the roof was possible.
	A limited inspection of the roof void was made. There is a fixed timber ladder to the access and the area is floored and lined. No access was available to the eaves areas. The area appears to be uninsulated.
Rainwater fittings	Visually inspected with the aid of binoculars where appropriate.
	The rainwater pipes are in metal and PVC construction.
Main walls	Visually inspected with the aid of binoculars where appropriate.
	Foundations and concealed parts were not exposed or inspected.
	The main walls are of solid stone construction externally pointed and internally lined. The rear entrance vestibule also appears to be of solid masonry partly constructed off the boundary wall.
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.
	The windows are in PVC with double glazed panels. The window serving the ground floor cloakroom is of timber sash and casement with single glazing.
	The front entrance door is of PVC and the rear door is PVC.
External decorations	Visually inspected.
	The external timbers are painted.
Conservatories / porches	None.

Communal areas	None.
Communal areas	None.
Garages and permanent outbuildings	Visually inspected. There is a single garage to the side of the property of masonry construction finished with what appears to be a corrugated asbestos roof. Adjoining the garage is a basic carport of concrete block construction with corrugated Perspex roof covering. Off street parking is also available. There are no other buildings on site.
Outside areas and boundaries	Visually inspected. The property occupies a site with adequate garden ground to the front and side. The boundaries are in masonry construction.
	,,,
Ceilings	Visually inspected from floor level.
	The ceilings are in timber lath and plaster with a papered and painted finish. There is feature cornice work to a number of rooms.
Internal walls	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
	The internal walls are partly dry lined and partly plastered on hard. The walls are partly tiled.
Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.
	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.
	Floors are a mixture of solid and timber construction. At the time of inspection the property was vacant but all floors covered.
	No access was available to the sub floor area.
Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved.
	Kitchen units were visually inspected excluding appliances.
	The kitchen is of a reasonably good size for a property of this type and is fitted with basic units.
	The internal doors are of timber construction with timber panels and glazed panels.

	The stairs are also of timber construction finished with a timber and
	metal bannister.
Chimney breasts and fireplaces	Visually inspected.
	No testing of the flues or fittings was carried out.
	There is an Aga unit within the kitchen that is vented through the left chimney head. The other chimney areas have been blocked.
Internal decorations	Visually inspected.
	The walls, ceilings etc are papered and 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.
	There is a mains supply of electricity to the property and the electric meters are located within the lounge. The installation where visible is a mixture of type and pattern.
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. There is a mains supply of gas to the property and the gas meter is
	located externally.
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.
	There is a mains supply of water to the property and the plumbing installation where visible is in copper and PVC piping. The PVC cold water storage tank is located within the roof void.
	The sanitary arrangements comprise a ground floor cloakroom with WC, and at first floor level a bathroom with WC and walk in shower. The shower is designed for disability.

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 a gas fired central heating system with radiators throughout. The central heating boiler is located within the kitchen and is vented through the external wall. Hot water is provided from the central heating system, an immersion heater and also from the Aga unit. The Aga unit within the kitchen is oil fired. Drainage Drainage covers etc. were not lifted. Neither drains nor drainage systems were tested. Drainage is connected to the main sewer. Fire, smoke and burglar alarms Visually inspected. No tests whatsoever were carried out to the system or appliances. Smoke detectors have been installed but not tested. Any additional limits to inspection At the time of inspection the property was vacant but all floors covered. The external inspection was carried out from ground level within the boundaries of the property and from adjoining highways. Areas of the property that were covered, unexposed or inaccessible have not been inspected. It cannot be confirmed that such areas are free from infestation, decay or other defects. It should be appreciated that further defects can arise after the date of inspection. 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.

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.

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

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

Structural movement	
Repair category	1
Notes	There is evidence of settlement to the property both internally and externally but this appears to be of a long standing and non progressive nature and is typical of properties within this locality. Accordingly this should not have an adverse effect on the future saleability. Some repairs are necessary to the stonework to ensure future stability.

Dampness, rot and infestation	
Repair category	2
Notes	Random damp readings were taken throughout the property and high damp readings were obtained within a number of locations at ground floor level. There is evidence of woodworm infestation to the linings within the roof void but no inspection of the main roof timbers was possible. Accordingly, a full Timber/Damp Specialist inspection of the entire subjects should be carried out.

Chimney stacks	
Repair category	2
Notes	There is evidence of vegetation growth to the chimney areas.

Roofing including roof space	
Repair category	2
Notes	The covering externally appears to be in satisfactory condition although no inspection of the rear pitch of the roof was possible. The roof void area has been floored and lined. The lining is basic ply board material which is subject to woodworm infestation. The area appears to be uninsulated and staining was also evident. At the time of inspection a number of items were stored within the roof void.

Rainwater fittings	
Repair category	1
Notes	The rainwater pipes appear to be in satisfactory condition. The original metal pipes are showing signs of corrosion. It was not raining sufficiently at the time of inspection to indicate leakage.

Main walls	
Repair category	2
Notes	There are areas of typical spalling and cracking to the stonework and areas of weathered and defective pointing. Repairs are necessary to the stonework at the gable wall around the kitchen window openings due to localised cracking. There appears to be a slight bulge to the gable wall of the property but this appears to be of a long standing nature.

Windows, external doors and joinery	
Repair category	2
Notes	The double glazed panels appear faulty in places and the windows are dated. Where tested they function satisfactory.

External decorations	
Repair category	1
Notes	The external decoration is weathered in places.

Conservatories/porches	
Repair category	-
Notes	Not applicable.

Communal areas	
Repair category	-
Notes	Not applicable.

Garages and permanent outbuildings	
Repair category	2
Notes	The garage roof covering appears to be corrugated asbestos and there is evidence of damp penetration and weathering to the timbers. The adjoining car port is a basic structure.

Outside areas and boundaries	
Repair category	1
Notes	Where accessible the boundaries were satisfactory subject to typical weathering.

Ceilings	
Repair category	2
Notes	Typical cracking was evident at various locations around the property and staining also evident to the plasterwork. The true condition will not become apparent until lining paper is removed.

Internal walls	
Repair category	2
Notes	Re-plastering will be necessary in conjunction with damp proofing works.

Floors including sub-floors	
Repair category	1
Notes	Where accessible the floor surfaces were satisfactory. Where they are in contact with damp walls the timber should be inspected for decay.

Internal joinery and kitchen fittings	
Repair category	1
Notes	The kitchen area is dated and would benefit from refurbishment. The internal doors, skirting's etc., are in reasonable condition subject to normal wear and tear. Where skirting's etc are in contact with damp walls they should be inspected for decay. The internal glazing is not safety glass.

Chimney breasts and fireplaces	
Repair category	1
Notes	The flue serving the Aga should be inspected and cleaned prior to use. Where fire places have been removed adequate ventilation should be maintained to prevent a build up of condensation.

Internal decorations	
Repair category	1
Notes	The property would benefit from redecoration throughout.

Cellars	
Repair category	-
Notes	Not applicable.

Electricity	
Repair category	2
Notes	The electrical installation is dated in places. There is a power point within the ground floor cloakroom that should be disconnected or replaced with a safety unit. Further advice will be available from a NICEIC registered electrician. 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 registered Contractor. It should be appreciated that only recently constructed or rewired properties will have installations which fully comply with IEE regulations.

Gas	
Repair category	1
Notes	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.

Water, plumbing and bathroom fittings	
Repair category	1
Notes	The ground floor fittings are dated but add character to the property. The first floor bathroom has been formed in an original bedroom and the shower areas is designed for disability. The fittings are dated but serviceable.

It is important to maintain a watertight seal around the various fittings and appliances to prevent water spillage causing damage to surrounding surfaces and concealed areas.
The PVC cold water storage tank is located within the roof void and appears to be uncovered.

Heating and hot water	
Repair category	2
Notes	The central heating boiler is modern. The system should be inspected by a Gas Safe Engineer prior to use and placed on a regular service contract. It is understood the hot water cylinder is to be replaced. The Aga unit is oil fired and the oil tank is located to the rear of the property. It should be confirmed that the location meets current regulations.

Drainage	
Repair category	1
Notes	The above ground drainage appeared satisfactory.

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	2
Roofing including roof space	2
Rainwater fittings	1
Main walls	2
Windows, external doors and joinery	2
External decorations	1
Conservatories/porches	-
Communal areas	-
Garages and permanent outbuildings	2
Outside areas and boundaries	1
Ceilings	2
Internal walls	2
Floors including sub-floors	1
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	1
Internal decorations	1
Cellars	-
Electricity	2
Gas	1
Water, plumbing and bathroom fittings	1
Heating and hot water	2
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
2. Are there three steps or fewer to a main entrance door of the property?	Yes No X
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 X No
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 tenure is understood to be outright ownership.

The front garden area extends a long the side of adjoining residential properties and all rights associated with access for maintenance etc should be confirmed.

Estimated reinstatement cost for insurance purposes

For Reinstatement Cost Assessment purposes it is recommended that the subjects be insured for a sum of not less than £418,000 (Four Hundred and Eighteen Thousand Pounds Sterling).

Valuation and market comments

In its present condition the opinion of valuation for the Outright Ownership interest with vacant possession on 19 August 2020 is £150,000 (One Hundred and Fifty Thousand Pounds Sterling).

Signed	Security Print Code [499368 = 9223] Electronically signed
Report author	Robert T Fraser
Company name	DM HALL LLP
Address	Shed 26 Unit 34, City Quay, Camperdown St, Dundee, Dundee & Angus, DD1 3JA
Date of report	26th August 2020

Mortgage Valuation Report



Property Address	
Address Seller's Name Date of Inspection	LILYBANK HOUSE, 21 ARBROATH ROAD, FORFAR, DD8 2JL Susan Galloway 19th August 2020
Property Details	
Property Type	X 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 be e.g. local authority, m	elieve that the property was built for the public sector, Yes X No silitary, police?
Flats/Maisonettes onl Approximate Year of	No. of units in block
Tenure	
X Absolute Ownership	Leasehold Ground rent £ Unexpired years
Accommodation	
Number of Rooms	1 Living room(s) 3 Bedroom(s) 1 Kitchen(s) 1 Bathroom(s) 2 WC(s) 0 Other (Specify in General remarks)
•	cluding garages and outbuildings) 138 m² (Internal) m² (External)
Residential Element ((greater than 40%) X Yes No
Garage / Parking /	Outbuildings
X Single garage Available on site?	□ Double garage □ Parking space □ No garage / garage space / parking space X Yes □ No
Permanent outbuildin	gs:
Adjoining carport.	

Mortgage Valuation Report

Construction							
Walls	Brick	X Stone	Concre	e Timber frame	e Oth	er (specify in Ger	eral Remarks)
Roof	Tile	X Slate	Asphalt	Felt	Oth	er (specify in Ger	eral Remarks)
Special Risks							
Has the property	suffered struc	tural movem	ent?			X Yes	No
If Yes, is this rece	ent or progres	sive?				Yes	X No
Is there evidence, immediate vicinity		ason to antic	cipate subsiden	ce, heave, landslip	or flood in th	e X Yes	No
If Yes to any of th	e above, prov	vide details ir	General Rema	arks.			
Service Connec	ctions						
Based on visual ir of the supply in G			vices appear to	be non-mains, ple	ase comment	t on the type a	nd location
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	of Central Hea	ating:					
Gas fired system	n with radiator	s throughou	t.				
Site							
Apparent legal iss	sues to be ver	ified by the o	conveyancer. F	lease provide a br	ief description	n in General R	temarks.
X Rights of way		es / access		er amenities on separa		ared service conr	
Ill-defined boundar	ries	Agricu	Iltural land included	with property	Oth	ner (specify in Ge	neral Remarks)
Location							
X Residential suburb	Re	sidential within t	town / city	lixed residential / comm	nercial Ma	inly commercial	
Commuter village	Re	mote village	Is	olated rural property	Oth	ner (specify in Ge	neral Remarks)
Planning Issues	s						
Has the property I	been extende	d / converted	d / altered? [Yes X No			
If Yes provide det	ails in Genera	al Remarks.					
Roads							
X Made up road	Unmade roa	ıd Partl	y completed new ro	ad Pedestriar	access only	Adopted	Unadopted

Mortgage Valuation Report

General Remarks
The property comprises an End Terraced Two Storey House located within the town of Forfar where there are good amenities available.
At the time of inspection the property was found to be in a dated condition and in need of extensive refurbishment and upgrading.
A full Timber/Damp Specialist Report is required on the entire subjects.
Due consideration to the likely cost of carrying out improvements should be given prior to a commitment to purchase. There is evidence of settlement to the property both internally and externally but this appears to be of a long standing and non progressive nature and is typical of properties within this locality. Accordingly this should not have an adverse effect on the future saleability. Some repairs are necessary to the stonework to ensure future stability.
The front garden area extends a long the side of adjoining residential properties and all rights associated with access for maintenance etc should be confirmed.
Essential Repairs
None.

Retention recommended? Yes

Estimated cost of essential repairs £ [

Amount £[

Mortgage Valuation Report

Comment on Mortgagea	bility	
The property provides ade	equate security for normal mortgage purposes.	
Valuations		
Market value in present cor Market value on completion Insurance reinstatement va (to include the cost of total Is a reinspection necessary	n of essential repairs lue rebuilding, site clearance, professional fees, ancillary charges plus VAT)	£ 150,000 £ 418,000
Buy To Let Cases		
month Short Assured Tena	ge of monthly rental income for the property assuming a letting on a 6 ncy basis? There there is a steady demand for rented accommodation of this type?	£ N/A Yes No
Declaration		
Signed Surveyor's name	Security Print Code [499368 = 9223] Electronically signed by:- Robert T Fraser	
Professional qualifications	MRIcs	
Company name	DM HALL LLP	
Address	Shed 26 Unit 34, City Quay, Camperdown St, Dundee, Dundee & Angus	s, DD1 3JA
Telephone	01382 873100	
Fax	01382 873109	
Report date	26th August 2020	

PROPERTY QUESTIONNAIRE





Property address	LILYBANK HOUSE, 21 ARBROATH ROAD, FORFAR, DD8 2JL
Seller(s)	Mrs Susan Galloway
Completion date of property questionnaire	18.08.2020

Note for sellers

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

Information to be given to prospective buyer(s)

1.	Length of ownership
	How long have you owned the property? 9 years
2.	Council tax
	Which Council Tax band is your property in? (Please circle)
	A B C D E F G H
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): Enclosed back yard
4.	Conservation area
	Is your property in a designated Conservation Area (i.e. an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)? Yes / No / Den't know

5.	Listed buildings	
	Is your property a Listed Building, or contained within one (i.e. a building recognised and approved as being of special architectural or historical interest)?	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)? If you have answered yes, please describe below the changes which you have made:	Yes / No
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work? 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:	Yes / Ne
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property? If you have answered yes, please answer the three questions below:	Yes / No
	(i) Were the replacements the same shape and type as the ones you replaced?	Yes / No
	(ii) Did this work involve any changes to the window or door openings?	Yes / No
	(iii) Please describe the changes made to the windows, doors or patio doors (vidates when the work was completed):	vith approximate
	Please give any guarantees which you received for this work to your solicitor or e	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 / Ne / Partial
	If you have answered yes / 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:	
b.	When was your central heating system or partial central heating system installed?	New boiler approx 3yrs ago. Radiators approx 40yrs ag
C.	Do you have a maintenance contract for the central heating system?	Yes / No
	If you have answered yes, please give details of the company with which you have a maintenance contract:	
d.	When was your maintenance agreement last renewed? (Please provide the month and year).	
8.	Energy Performance Certificate	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	Yes / No
9.	Issues that may have affected your property	
a.	Has there been any storm, flood, fire or other structural damage to your property while you have owned it?	Yes / No
	If you have answered yes, is the damage the subject of any outstanding insurance claim?	Yes / Ne
b.	Are you aware of the existence of asbestos in your property?	Yes / No
	If you have answered yes, please give details:	

10.	Service	2 S			
a.	Please supplie	tick which services are	connected to yo	ur property and give details	s of the
		Services	Connected	Supplier	
		Gas / liquid petroleum gas	√	SSE	
		Water mains / private water supply	✓	Don`t know	
		Electricity	✓	SSE	
		Mains drainage	✓	Don`t know	
		Telephone			
		Cable TV / satellite			
		Broadband			
b.	Is there	e a septic tank system at yo	our property?		Yos / No
	If you h	nave answered yes, please	answer the two qu	estions below:	
C.	(i) Do y	ou have appropriate conse	nts for the discha	rge from your septic tank?	Yes / Ne / Den't knew
d.	(ii) Do y	you have a maintenance co	ntract for your sep	otic tank?	Yes / No
	If you I have a	nave answered yes, please maintenance contract:	give details of the	ne company with which you	

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?	Yes / No / Den't Knew
	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?	Yes / No / Not applicable
	If you have answered yes, please give details:	
C.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	Yes / 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?	Yos / No
	If you have answered yes, please give details:	
e.	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?	Yes / No
	If you have answered yes, please give details:	
f.	As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.)	Yes / 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?	Yes / No
	If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	

b.	Is there a common buildings insurance policy?	Yos / No /
	If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	Yes / No / Den't Knew
C.	Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.	
13.	Specialist works	
a.	As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?	Yes / 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?	Yos / 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?	Yes / No
	If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.	
	Guarantees are held by:	

14.	Guarantees						
a.	Are there any guarantees or warranties for any of the following:						
(i)	Electrical work	No	Yos	Don't know	With title doods	Lost	Cannot Answer*
(ii)	Roofing	No	¥es	Don't know	With title doods	Lost	Cannot Answor*
(iii)	Central heating	No	Yos	Den't know	With title doods	Lost	Cannot Answor*
(iv)	NHBC	No	Yos	Don't know	With title doods	Lost	Cannot Answor*
(v)	Damp course	No	¥es	Don't know	With title doods	Lest	Cannot Answor*
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	No	Yos	Don't know	With title doods	Lost	Cannot Answer*
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:					¥es	/ 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:				ed in the	Yes Don'	/ No / Lknow

16.	Notices that affect your property	
	In the past 3 years have you ever received a notice:	
a.	advising that the owner of a neighbouring property has made a planning application?	Yes / No / Den't know
b.	that affects your property in some other way?	Yes / No / Don't know
C.	that requires you to do any maintenance, repairs or improvements to your property?	Yes / No / Den't knew
	If you have answered yes to any of a-c above, please give the notices to your so agent, including any notices which arrive at any time before the date of entry of t your property.	olicitor or estate he purchaser of

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

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

Signature(s):			
·			
Date:			

Property address	LILYBANK HOUSE
	21, ARBROATH ROAD
	LILYBANK HOUSE 21. ARBROATH ROAD FORFAR, ANGUS
	DD8 2JL
	-

Completion date of property questionnaire 17.08.2020

Note for sellers

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

Information to be given to prospective buyer(s)

1,	Length of ownership 9 YEARS	
	How long have you owned the property?	
2.	Council tax	
	Which Council Tax band is your property in? (Please circle)	
	A B C D E F G H	
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): BACK YARD	
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)?	Yes/No/ Don't know

5.	Listed buildings			
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	Yes/No		
ò.	Alterations/additions/extensions			
Э.	(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?	Yes/No		
	If you have answered yes, please describe below the changes which you have made:	NO		
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	Yes/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:			
).	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:	NO		
	(i) Were the replacements the same shape and type as the ones you replaced?	Yes/No		
	(ii) Did this work involve any changes to the window or door openings?	Yes/No		
	(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 esta 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/No/ Partial
	If you have answered yes or partial – what kind of central heating is there?	YES GAS
	(Examples: gas-fired, solid fuel, electric storage heating, gas warm air).	GAS
	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.
	(ii) Do you have a maintenance contract for the central heating system?	Yes/No
	If you have answered yes, please give details of the company with which you have a maintenance contract:	NO.
	(iii) When was your maintenance agreement last renewed? (Please provide the month and year).	
8.	Energy Performance Certificate	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	Yes/No んの
9.	Issues that may have affected your property	
а.	Has there been any storm, flood, fire or other structural damage to your	Yes/No
	property while you have owned it?	10
	If you have answered yes, is the damage the subject of any outstanding insurance claim?	Yes/No
b.	Are you aware of the existence of asbestos in your property?	Yes/No
	If you have answered yes, please give details:	40

10.	Services
10.	OCI VICES

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

Services	Connected	Supplier
Gas or liquid petroleum gas	✓	SSE
Water mains or private water supply	/	UNKHOWH
Electricity	$\sqrt{}$	SSE
Mains drainage	/	UNKHOWN
Telephone		
Cable TV or satellite		
Broadband		

b.	Is there a septic tank system at your property?	Yes/No
	If you have answered yes, please answer the two questions below:	NO
	(i) Do you have appropriate consents for the discharge from your septic tank?	Yes/No/ Don't know
	(ii) Do you have a maintenance contract for your septic tank?	Yes/No
	If you have answered yes, please give details of the company with which you have a maintenance contract:	

11,	Responsibilities for shared or common areas	
a.	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?	Yes/No/ Don't know
	If you have answered yes, please give details:	40
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?	Yes/No/ Not applicable
	If you have answered yes, please give details:	10 No
C.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	Yes/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?	Yes/No
e.	If you have answered yes, please give details: As far as you are aware, do any of your neighbours have the right	Yes/No
	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:	40
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.) If you have answered yes, 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

Y					
Is there a common buildings insurance policy?	Yes/No/ Don't know				
If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	Yes/No/ Don't know				
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.					
Specialist works					
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?	Yes/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.					
As far as you are aware, has any preventative work for dry rot,	Yes/No				
If you have answered yes, please give details:	NO				
If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?	Yes/No				
If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate. Guarantees are held by:					
	Please give details of any other charges you have to pay on a regular upkeep of common areas or repair works, for example to a reside maintenance or stair fund. Specialist works 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? 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. As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property? If you have answered yes, please give details: If you have answered yes, please give details: 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.				

14.	Guarantees					
a.	Are there any guarantees or warranties for any of the following:					
(i)	Electrical work	No	Yes	Don't know	With title deeds	Lost
(ii)	Roofing	No	Yes	Don't know	With title deeds	Lost
(iii)	Central heating	(No)	Yes	Don't know	With title deeds	Lost
(iv)	National House Building Council (NHBC)	(No)	Yes	Don't know	With title deeds	Lost
(v)	Damp course	(No)	Yes	Don't know	With title deeds	Lost
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	No	Yes	Don't know	With title deeds	Lost
b.	If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):					
c.	Are there any outstanding claims und	ler any of t	he guarant	tees listed a	above?	Yes/No
	If you have answered yes, please give details:					40
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 know
						No

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 notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.				

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

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

"For security reasons the signature (s) have been obscured"

DM Hall Offices

Aberdeen 01224 594172 Galashiels 01896 752009 Livingston 01506 490404

Ayr

01292 286974

Glasgow (North) 0141 332 8615

Musselburgh 0131 665 6782

Cumbernauld

01236 618900

Glasgow (South)

0141 636 4141

01631 564225

Cupar

01334 844826

Hamilton

01698 284939

Paisley

Oban

0141 887 7700

Dumfries

01387 254318

Inverness

01463 241077

Perth

01738 562100

Dundee

01382 873100

Inverurie

01467 624393

Peterhead

01779 470220

Dunfermline

01383 621262

Irvine

01294 311070

Stirling

01786 475785

Edinburgh

0131 477 6000

Kirkcaldy

01592 598200

Elgin

01343 548501

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