



HARVEY
DONALDSON
& GIBSON
CHARTERED SURVEYORS

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HOME
report

SINGLE SURVEY
ENERGY REPORT
PROPERTY QUESTIONNAIRE
VALUATION REPORT



Home Report Index

1. Single Survey
2. Energy Report
3. Property Questionnaire

Single Survey

survey report on:

Property address	10 Castle Street, Tayport, DD6 9AF
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Customer	Retirement Bridge Group
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Customer address	CWCPS Brants Bridge, BRACKNELL, RG12 9BQ
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Prepared by	Harvey Donaldson And Gibson
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Date of inspection	12th September 2022
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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 Property¹.

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 ultimate holding company of Harvey Donaldson & Gibson is Countrywide plc. In Scotland, Countrywide plc also own Slater Hogg & Howison and Countrywide North. A full list of estate agents owned or under franchise to Countrywide plc is available on request. Harvey Donaldson & Gibson trades as an entirely separate company and has no financial interest whatsoever in the disposal of the property being inspected.

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

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

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Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice.

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

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

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

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contained in the Report and the generic Mortgage Valuation Report.²

1.6 INTELLECTUAL PROPERTY

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

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

1.9 PRECEDENCE

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

1.1 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;

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

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

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

researched.

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

2.3 THE REPORT

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

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

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

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

1. Information and scope of inspection

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

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

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

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

Description	The subjects comprise a two bedroom maisonette style property arranged over first and attic floors.
Accommodation	The Accommodation comprises - First floor: Entrance Hall, Living room and Kitchen. Second floor: Bedrooms and Bathroom.
Gross internal floor area (m²)	94
Neighbourhood and location	The subjects form part of an established mixed residential and commercial area where surrounding properties are of varying age and character. The property is located directly above a convenience store. An adequate range of facilities and amenities can be found within a reasonable distance.
Age	114 years.
Weather	It was dry at the time of the inspection.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate. The chimneyheads are of stone construction, where visible from ground level.
Roofing including roof space	The roof is pitched, timber supported and clad externally in slates, topped in metal ridging, and incorporating slated dormers to front and rear elevations. The entrance porch has a mono-pitched felt clad roof.

Single Survey

Rainwater fittings	Visually inspected with the aid of binoculars where appropriate. Rainwater discharge is via cast iron gutters and downpipes.
Main walls	Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected. The main walls of the property are of solid masonry construction, all timber strapped, lathed and plastered or dry lined internally.
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. Replacement uPVC framed double glazed windows. Timber window surrounds. There is a single glazed metal skylight in the upper hall.
External decorations	Visually inspected. Painted external woodwork and metalwork. Self coloured uPVC materials.
Conservatories / porches	Visually inspected. There is a porch to the rear, of timber construction, single glazed, with a pitched and felt clad roof.
Communal areas	Circulation areas visually inspected. A communal pend lead to common stairs and entrance porch.
Garages and permanent outbuildings	None.
Outside areas and boundaries	Visually inspected. Garden grounds to the rear. Reference to the titles is required to confirm garden allocation.
Ceilings	Visually inspected from floor level. The ceilings appear to be predominantly of lath & plaster.

Single Survey

Internal walls	<p>Visually inspected from floor level.</p> <p>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p> <p>Internal walls and partitions are a combination of timber and brick construction, finished in lath and plaster and platerboard.</p>
Floors including sub floors	<p>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</p> <p>Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.</p> <p>Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.</p> <p>Floors are suspended timber construction.</p>
Internal joinery and kitchen fittings	<p>Built-in cupboards were looked into but no stored items were moved.</p> <p>Kitchen units were visually inspected excluding appliances.</p> <p>The internal doors, skirting boards and door surrounds are timber. The kitchen fittings consist of floor and wall mounted units.</p>
Chimney breasts and fireplaces	<p>Visually inspected.</p> <p>No testing of the flues or fittings was carried out.</p> <p>Within the living room there is a gas fire. Fireplaces throughout the property have been removed, sealed and are unvented.</p>
Internal decorations	<p>Visually inspected.</p> <p>Papered and painted walls and ceilings, and painted woodwork.</p>
Cellars	<p>None.</p>
Electricity	<p>Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</p> <p>Electricity is supplied from the mains. The meter and consumer unit are located in the living room.</p>

<p>Gas</p>	<p>Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</p> <p>Gas is supplied from the mains.</p>
<p>Water, plumbing, bathroom fittings</p>	<p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Cold water is from the mains supply. Visible plumbing comprises copper and uPVC supply pipework.</p> <p>The bathroom contains a bath with mixer shower overhead, wash hand basin and WC.</p>
<p>Heating and hot water</p>	<p>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>The property is centrally heated by means of a gas fired system, comprising a combination boiler located in the pantry cupboard. Heating to the rooms is provided by water filled radiators. The system is of a type designed to provide instantaneous hot water upon demand.</p>
<p>Drainage</p>	<p>Drainage covers etc were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Mains drainage is understood to be connected.</p>
<p>Fire, smoke and burglar alarms</p>	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Smoke/heat detectors are installed.</p> <p>Scottish government regulations came into effect on 1st February 2022 which requires each property to have linked smoke and heat detectors and if gas/carbon burning appliances are present then a carbon monoxide alarm fitted. Upgrading is required to comply with these regulations. Purchasers should satisfy themselves with regards to compliance.</p>

Any additional limits to inspection	<p>Areas of the property that were covered, unexposed or inaccessible have not been inspected. It cannot be confirmed that such areas are free from infestation, decay or other defects.</p> <p>An external inspection was carried out from ground level within the boundaries of the property and from adjoining highways.</p> <p>It was dry on the date of inspection. Leakage and water penetration within roof spaces, around chimney breasts, window openings, etc are sometimes only visible during or immediately after, adverse weather conditions.</p> <p>A limited inspection was possible of the roof void.</p> <p>No inspection of the sub floor area was possible.</p> <p>No close inspection was possible to enclosed areas beneath and around washing appliances and sanitary fittings.</p> <p>The report does not include an asbestos inspection. However, asbestos was widely used in the building industry until around 2000, when it became a banned substance. If the possibility of asbestos based products has been reported within the limitations of the inspection and should you have concerns you should engage a qualified asbestos surveyor.</p> <p>It should be appreciated that further defects can arise after the date of our inspection.</p>
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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.


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	The property has incurred a degree of structural movement in the past. On the date of inspection, this movement appeared to be of a longstanding nature with no obvious evidence of recent or continuing deterioration, although on the basis of a single inspection, no assurances can be given as to the future.

 Dampness, rot and infestation	
Repair category	1
Notes	An electronic moisture meter was used to measure levels of dampness, at random locations, to lower wall surfaces and floors, where accessible and without moving furniture or lifting floor coverings, if present. No obvious significant dampness, timber decay or infestation noted, within the limitations imposed on the inspection.

 Chimney stacks	
Repair category	1
Notes	From a ground level inspection, no obvious significant defects were noted to chimneyheads, allowing for normal weathering.

 Roofing including roof space	
Repair category	2
Notes	<p>The property is covered with its original slated roof, and a number of slates were noted to be loose, missing and/or broken. This roof will likely be an increasingly frequent source of maintenance expenditure.</p> <p>The felt roof is blistered and appears to be nearing the end of its performance life. Repairs and eventually replacement should be anticipated.</p>



Rainwater fittings

Repair category	2
Notes	The rainwater fittings are corroded in places, particularly at the gutter joints, suggesting they may leak when it is raining. It was not raining at the time of the inspection to confirm all joints are water tight.



Main walls

Repair category	2
Notes	There are areas of weathering and staining to the stonework, particularly behind downpipes and below gutter joints. Prolonged dampness increases the risk of timber defects within concealed areas of the building fabric. Open jointing was noted to stonework pointing in various locations.



Windows, external doors and joinery

Repair category	2
Notes	External timbers show signs of weathering and deterioration. The metal skylight shows signs of deterioration and may have a limited remaining lifespan. Damage was noted to internal finishes around the skylight.



External decorations

Repair category	2
Notes	Weathering / peeling paintwork was noted to external timbers.



Conservatories/porches

Repair category	2
Notes	Rotten timbers were noted to the timber porch. Cracked glazing was also noted. The felt roof covering will have a limited remaining lifespan [see Roofing section].



Communal areas

Repair category	1
Notes	Maintenance attention is required to the common entrance porch [see Conservatories section]. Other communal areas appear adequate for purpose.



Garages and permanent outbuildings

Repair category	-
Notes	Not applicable.



Outside areas and boundaries

Repair category	1
Notes	Outside areas and boundaries appear adequate for purpose.



Ceilings

Repair category	2
Notes	<p>Plaster cracking and deterioration was noted to ceiling surfaces, consistent with age. As age increases, it is not unusual for the plaster to lose its key with the timber lathing, and such defects are only revealed when decorative surfaces are stripped to allow redecoration to take place.</p> <p>Polystyrene ceiling tiles have been fixed to some ceilings. These are now considered a fire hazard. Damage to underlying plasterwork is inevitable, and re-plastering should be anticipated.</p>



Internal walls

Repair category	2
Notes	The plaster finishes appear generally sound with only minor evidence of unevenness and impact damage.



Floors including sub-floors

Repair category	1
Notes	<p>No obvious significant defects were noted to flooring, within the limitations imposed by fully fitted floor coverings.</p> <p>Some areas were noted to be off level, in line with previous comments regarding historical structural movement.</p>



Internal joinery and kitchen fittings

Repair category	2
Notes	<p>Internal joinery is of mixed design and vintage, and although worn in some areas, appears generally serviceable. Timberwork, door ironmongery, etc have all suffered wear and deterioration, consistent with age.</p> <p>The hall door has glazed panels which do not appear to be of an approved safety type.</p>



Chimney breasts and fireplaces

Repair category	1
Notes	<p>No obvious significant defects were noted to the chimney breasts or fireplaces.</p> <p>Where redundant fireplaces are sealed off, it is important the flues are sufficiently ventilated to prevent a built up of condensation within the redundant flue. The internal condition and serviceability of any flue cannot be determined from a visual inspection. If any of the fireplaces are to be opened up and used, the flues should be smoke tested before use and swept and lined if necessary.</p>



Internal decorations

Repair category	2
Notes	Internal decorations are dated and show evidence of wear and tear.



Cellars

Repair category	-
Notes	Not applicable.



Electricity

Repair category	2
Notes	<p>The electric system is of mixed vintage. The consumer unit has been upgraded in recent times. Many of the older sockets and switches remain. Some sockets were noted to be mounted at skirting board level contrary to regulations. The number of socket outlets is limited by modern standards. Further upgrading/renewal of the system should be anticipated.</p> <p>It is recommended good practice that all electrical installations should be checked periodically, approximately every ten years or when a property changes hands. This should be regarded as a routine safety and maintenance check.</p>



Gas

Repair category	1
Notes	It is recommended good practice that all gas installations should be checked periodically. This should be regarded as a routine safety and maintenance check.



Water, plumbing and bathroom fittings

Repair category	2
Notes	<p>The seal around the bath is defective, and may have led to damp penetration to concealed areas beneath. It will be fully appreciated that areas not inspected cannot be guaranteed to be free from defect, and that where dampness is present, there is an attendant risk of decay.</p> <p>Given the presence of the shower mounted over the bath, it is essential that all wall linings, tile grout, seals, etc are maintained in good condition. Failure to do so can lead to concealed defects behind wall finishes, and below the bath. As the bath is boxed in, it will be appreciated that it is not possible to comment on concealed locations.</p>



Heating and hot water

Repair category	2
Notes	<p>It is recommended good practice that gas boilers are serviced on an annual basis by an appropriately qualified person. The boiler's service history should be checked by referring to the service records. If there is no record of a recent service, the boiler should be checked by an appropriately qualified person.</p> <p>No obvious significant defects were noted to the heating system or hot water system, although these have not been tested.</p>



Drainage

Repair category	1
Notes	Above ground drainage pipes were noted to be corroded.

Single Survey

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

Structural movement	1
Dampness, rot and infestation	1
Chimney stacks	1
Roofing including roof space	2
Rainwater fittings	2
Main walls	2
Windows, external doors and joinery	2
External decorations	2
Conservatories/porches	2
Communal areas	1
Garages and permanent outbuildings	-
Outside areas and boundaries	1
Ceilings	2
Internal walls	2
Floors including sub-floors	1
Internal joinery and kitchen fittings	2
Chimney breasts and fireplaces	1
Internal decorations	2
Cellars	-
Electricity	2
Gas	1
Water, plumbing and bathroom fittings	2
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?	First floor
2. Are there three steps or fewer to a main entrance door of the property?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
3. Is there a lift to the main entrance door of the property?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
4. Are all door openings greater than 750mm?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
5. Is there a toilet on the same level as the living room and kitchen?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
6. Is there a toilet on the same level as a bedroom?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
7. Are all rooms on the same level with no internal steps or stairs?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer

The tenure is understood to be Outright Ownership.

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

It would be prudent to check with the managing agents and/or co-proprietors as to any contemplated or proposed communal repairs.

Normal local practice is for common repairs to be shared on an equitable basis. This has been assumed to be the position in this case.

Where defects or repairs have been identified within this report, or where access was not possible to significant parts of the structure, it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialists or contractors advice and estimates must be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property.

The property is contained within a building which houses retail/commercial units at ground floor level. Some lenders may not provide mortgage funding on flats located above non-residential use. This should be clarified.

Estimated reinstatement cost for insurance purposes

£225,000 (Two hundred and twenty five thousand pounds).

Valuation and market comments

In its present condition the opinion of valuation for the Outright Ownership interest with vacant possession on 12th September 2022 is £110,000 (One hundred and ten thousand pounds sterling).

Signed

Security Print Code [571944 = 5948]O
Electronically signed

Report author

Graeme Millar

Company name

Harvey Donaldson And Gibson

Single Survey

Address	Suite 14 Castlecroft Business Centre, Tom Johnston Road, Dundee, DD4 8XD
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Date of report	14th September 2022
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Mortgage Valuation Report



HARVEY
DONALDSON
& GIBSON
CHARTERED SURVEYORS
Parent to HomeReportScotland.scot

Property Address

Address 10 Castle Street, Tayport, DD6 9AF
Seller's Name Retirement Bridge Group
Date of Inspection 12th September 2022

Property Details

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

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

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

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

Approximate Year of Construction

Tenure

Absolute Ownership Leasehold Ground rent £ Unexpired years

Accommodation

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

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

Residential Element (greater than 40%) Yes No

Garage / Parking / Outbuildings

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

Permanent outbuildings:

No permanent outbuildings.

Mortgage Valuation Report

Construction

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

Special Risks

Has the property suffered structural movement? Yes No
If Yes, is this recent or progressive? Yes No
Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the immediate vicinity? Yes No
If Yes to any of the above, provide details in General Remarks.

Service 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 Mains Private None Water Mains Private None
Electricity Mains Private None Gas Mains Private None
Central Heating Yes Partial None

Brief description of Central Heating:

Heating fuel: Gas
Heating type: 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
 Ill-defined boundaries Agricultural land included with property Other (specify in General Remarks)

Location

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

Planning Issues

Has the property been extended / converted / altered? Yes No
If Yes provide details in General Remarks.

Roads

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

Mortgage Valuation Report

General Remarks

The subjects form part of an established mixed residential and commercial area where surrounding properties are of varying age and character. The property is located directly above a convenience store. An adequate range of facilities and amenities can be found within a reasonable distance.

The subjects were found to be in a condition of repair commensurate with the age and type and form suitable security for mortgage purposes. Whilst there are items in need of attention these are not considered essential and can be attended to during the course of routine maintenance.

The subjects form part of a tenement and it has been assumed that maintenance / repair costs of the common parts of the building will be shared on an equitable basis with adjoining proprietors.

We assume there is a mutual repairing and maintenance liability with the other owners in the block for all structural and roof repairs.

The property has incurred a degree of structural movement in the past. On the date of inspection, this movement appeared to be of a longstanding nature with no obvious evidence of recent or continuing deterioration.

Essential Repairs

None noted.

Estimated cost of essential repairs £ Retention recommended? Yes No Amount £

Mortgage Valuation Report

Comment on Mortgageability

The property affords adequate security for loan purposes based on the valuation figure, subject to individual lender's criteria.

Valuations

Market value in present condition £

Market value on completion of essential repairs £

Insurance reinstatement value £
(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)

Is a reinspection necessary? Yes No

Buy To Let Cases

What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis? £

Is the property in an area where there is a steady demand for rented accommodation of this type? Yes No

Declaration

Signed Security Print Code [571944 = 5948]O
Electronically signed by:-

Surveyor's name Graeme Millar

Professional qualifications MRICS

Company name Harvey Donaldson And Gibson

Address Suite 14 Castlecroft Business Centre, Tom Johnston Road, Dundee, DD4 8XD

Telephone 01382 774753

Fax 020 3880 9197

Report date 14th September 2022

Energy Performance Certificate (EPC)

Scotland

Dwellings

10 CASTLE STREET, TAYPORT, DD6 9AF

Dwelling type: Top-floor maisonette
Date of assessment: 12 September 2022
Date of certificate: 12 September 2022
Total floor area: 94 m²
Primary Energy Indicator: 321 kWh/m²/year

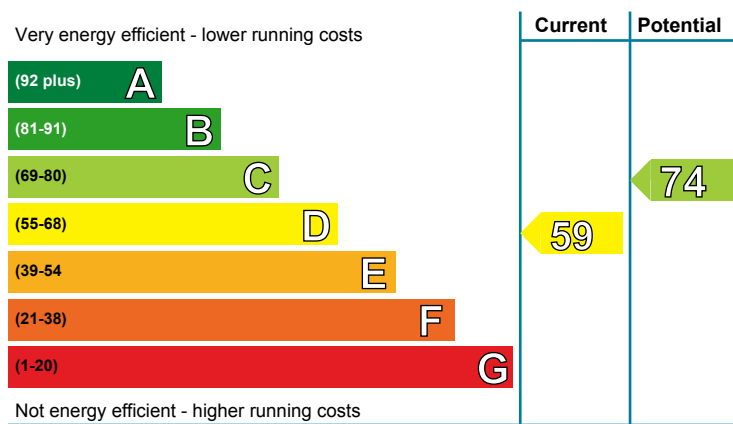
Reference number: 9228-1000-9201-0732-5204
Type of assessment: RdSAP, existing dwelling
Approved Organisation: Elmhurst
Main heating and fuel: Boiler and radiators, mains gas

You can use this document to:

- Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO₂ emissions by improving your home

Estimated energy costs for your home for 3 years*	£3,336	See your recommendations report for more information
Over 3 years you could save*	£1,230	

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

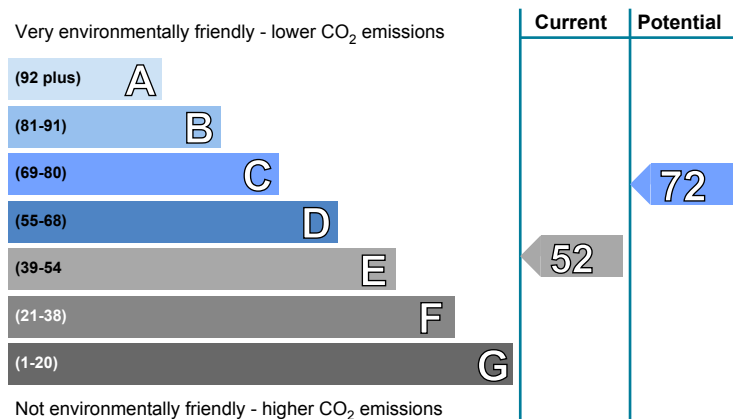


Energy Efficiency Rating

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 (59)**. 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 (52)**. 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 Room-in-roof insulation	£1,500 - £2,700	£717.00
2 Internal or external wall insulation	£4,000 - £14,000	£354.00
3 Low energy lighting	£25	£162.00

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	Roof room(s), ceiling insulated	★★☆☆☆	★★☆☆☆
Floor	(other premises below)	—	—
Windows	Fully double glazed	★★★★☆	★★★★☆
Main heating	Boiler and radiators, mains gas	★★★★☆	★★★★☆
Main heating controls	Programmer, room thermostat and TRVs	★★★★☆	★★★★☆
Secondary heating	Room heaters, mains gas	—	—
Hot water	From main system	★★★★☆	★★★★☆
Lighting	Low energy lighting in 29% 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 57 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 5.3 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 2.2 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.


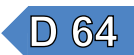




Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£2,613 over 3 years	£1,560 over 3 years	
Hot water	£288 over 3 years	£291 over 3 years	
Lighting	£435 over 3 years	£255 over 3 years	
Totals	£3,336	£2,106	

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

Recommendations for improvement

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

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement	
			Energy	Environment
1 Room-in-roof insulation	£1,500 - £2,700	£239		
2 Internal or external wall insulation	£4,000 - £14,000	£118		
3 Low energy lighting for all fixed outlets	£25	£54		

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 Room-in-roof insulation

Insulating roof rooms will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. If it has a flat ceiling insulation can usually be added above the ceiling, and sloping ceilings and walls of roof rooms can be insulated using an internal lining board. Roof voids must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about roof room insulation and details of local contractors can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). Building regulations generally apply to this work so it is best to check this with your local authority building standards department.

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 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>).

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)	17,112	(481)	N/A	(2,379)
Water heating (kWh per year)	2,217			

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. Graeme Millar
Assessor membership number:	EES/022017
Company name/trading name:	Harvey Donaldson & Gibson Chartered Surveyors
Address:	Suite 14 Castlecroft Business Centre Tom Johnston Road Dundee DD4 8XD
Phone number:	01382774753
Email address:	frances.wilson@hdg.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 [greener-scotland.org](https://www.greener-scotland.org) or contact Home Energy Scotland on 0808 808 2282.

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT





PROPERTY QUESTIONNAIRE

	10 Castle Street Tayport DD6 9AF
Seller(s)	Retirement Bridge Group
Completion date of property questionnaire	07/09/2022

HOME
report

SINGLE SURVEY
ENERGY REPORT
PROPERTY QUESTIONNAIRE
VALUATION REPORT





PROPERTY QUESTIONNAIRE

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? In possession	
2.	Council tax Prospective purchasers are to make their own enquiries	
	Which Council Tax band is your property in? (Please tick)	
	A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D <input type="checkbox"/> E <input type="checkbox"/> F <input type="checkbox"/> G <input type="checkbox"/> H <input type="checkbox"/>	
3.	Parking	
	What are the arrangements for parking at your property? (Please tick all that apply) Prospective purchasers are to make their own enquiries	
	• Garage	<input type="checkbox"/>
	• Allocated parking space	<input type="checkbox"/>
	• Driveway	<input type="checkbox"/>
	• Shared parking	<input type="checkbox"/>
	• On street	<input type="checkbox"/>
	• Resident permit	<input type="checkbox"/>
	• Metered parking	<input type="checkbox"/>
	• Other (please specify):	
4.	Conservation area	
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)? Prospective purchasers are to make their own enquiries	Yes <input type="checkbox"/> No <input type="checkbox"/> Don't know <input type="checkbox"/>
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)? Prospective purchasers are to make their own enquiries	Yes <input type="checkbox"/> No <input type="checkbox"/>
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)?	Yes <input type="checkbox"/> No <input type="checkbox"/>



PROPERTY QUESTIONNAIRE

	<p><u>If you have answered yes</u>, please describe below the changes which you have made:</p> <p>Prospective purchasers are to make their own enquiries</p>	
	<p>(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:</p> <p>Prospective purchasers are to make their own enquiries</p>	<p>Yes <input type="checkbox"/></p> <p>No <input type="checkbox"/></p>
b.	<p>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:</p> <p>Prospective purchasers are to make their own enquiries</p>	<p>Yes <input type="checkbox"/></p> <p>No <input type="checkbox"/></p>
	<p>(i) Were the replacements the same shape and type as the ones you replaced?</p>	<p>Yes <input type="checkbox"/></p> <p>No <input type="checkbox"/></p>
	<p>(ii) Did this work involve any changes to the window or door openings?</p>	<p>Yes <input type="checkbox"/></p> <p>No <input type="checkbox"/></p>
	<p>(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):</p> <p>Please give any guarantees which you received for this work to your solicitor or estate agent.</p>	
7.	<p>Central heating</p>	
a.	<p>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).</p> <p>Prospective purchasers are to make their own enquiries</p> <p><u>If you have answered yes or partial</u> – what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).</p> <p><u>If you have answered yes</u>, please answer the three questions below:</p>	<p>Yes <input type="checkbox"/></p> <p>No <input type="checkbox"/></p> <p>Partial <input type="checkbox"/></p>
	<p>i) When was your central heating system or partial central heating system installed?</p>	



PROPERTY QUESTIONNAIRE

	<p>(ii) Do you have a maintenance contract for the central heating system?</p> <p>If you have answered yes, please give details of the company with which you have a maintenance contract:</p>	<p>Yes <input type="checkbox"/></p> <p>No <input type="checkbox"/></p>
	<p>(iii) When was your maintenance agreement last renewed? (Please provide the month and year).</p>	
8.	Energy Performance Certificate	
	<p>Does your property have an Energy Performance Certificate which is less than 10 years old?</p> <p><i>Prospective purchasers are to make their own enquiries</i></p>	<p>Yes <input type="checkbox"/></p> <p>No <input type="checkbox"/></p>
9.	Issues that may have affected your property	
a.	<p>Has there been any storm, flood, fire or other structural damage to your property while you have owned it?</p> <p><i>Prospective purchasers are to make their own enquiries</i></p> <p><u>If you have answered yes</u>, is the damage the subject of any outstanding insurance claim?</p>	<p>Yes <input type="checkbox"/></p> <p>No <input type="checkbox"/></p> <p>Yes <input type="checkbox"/></p> <p>No <input type="checkbox"/></p>
b.	<p>Are you aware of the existence of asbestos in your property?</p> <p><i>Prospective purchasers are to make their own enquiries</i></p> <p><u>If you have answered yes</u>, please give details:</p>	<p>Yes <input type="checkbox"/></p> <p>No <input type="checkbox"/></p>



PROPERTY QUESTIONNAIRE

10.	Services	
<p>a. Please tick which services are connected to your property and give details of the supplier: <i>Prospective purchasers are to make their own enquiries</i></p>		
	Services	Connected
	Supplier	
	Gas or liquid petroleum gas	
	Water mains or private water supply	
	Electricity	
	Mains drainage	
	Telephone	
	Cable TV or satellite	
	Broadband	
b.	<p>Is there a septic tank system at your property? If you have answered yes, please answer the two questions below: <i>Prospective purchasers are to make their own enquiries</i></p>	<p>Yes <input type="checkbox"/></p> <p>No <input type="checkbox"/></p>
	<p>(i) Do you have appropriate consents for the discharge from your septic tank?</p>	<p>Yes <input type="checkbox"/></p> <p>No <input type="checkbox"/></p> <p>Don't know <input type="checkbox"/></p>
	<p>(ii) Do you have a maintenance contract for your septic tank? <u>If you have answered yes</u>, please give details of the company with which you have a maintenance contract:</p>	<p>Yes <input type="checkbox"/></p> <p>No <input type="checkbox"/></p>
11.	Responsibilities for shared or common areas	
a.	<p>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? <i>Prospective purchasers are to make their own enquiries</i> <u>If you have answered yes</u>, please give details:</p>	<p>Yes <input type="checkbox"/></p> <p>No <input type="checkbox"/></p> <p>Don't know <input type="checkbox"/></p>
b.	<p>Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas? <i>Prospective purchasers are to make their own enquiries</i> <u>If you have answered yes</u>, please give details:</p>	<p>Yes <input type="checkbox"/></p> <p>No <input type="checkbox"/></p> <p>Don't know <input type="checkbox"/></p>
c.	<p>Has there been any major repair or replacement of any part of the</p>	<p>Yes <input type="checkbox"/></p>



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	<p>roof during the time you have owned the property? <i>Prospective purchasers are to make their own enquiries</i></p>	<p>No <input type="checkbox"/></p>
d.	<p>Do you have the right to walk over any of your neighbours' property — for example to put out your rubbish bin or to maintain your boundaries? <i>Prospective purchasers are to make their own enquiries</i> <u>If you have answered yes, please give details:</u></p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>
e.	<p>As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries? <i>Prospective purchasers are to make their own enquiries</i> <u>If you have answered yes, please give details:</u></p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>
f.	<p>As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.) <i>Prospective purchasers are to make their own enquiries</i> <u>If you have answered yes, please give details:</u></p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>
12.	Charges associated with your property	
a.	<p>Is there a factor or property manager for your property? <i>Prospective purchasers are to make their own enquiries</i> <u>If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:</u></p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>
b.	<p>Is there a common buildings insurance policy? <i>Prospective purchasers are to make their own enquiries</i> <u>If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?</u></p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/> Don't know <input type="checkbox"/></p>
c.	<p>Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund. <i>Prospective purchasers are to make their own enquiries</i></p>	
13.	Specialist works	
a.	<p>As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property? <i>Prospective purchasers are to make their own enquiries</i> <u>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.</u></p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>
b.	<p>As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property? <i>Prospective purchasers are to make their own enquiries</i> <u>If you have answered yes, please give details:</u></p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>



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c.	<p><u>If you have answered yes</u> to 13(a) or (b), do you have any guarantees relating to this work?</p>	<p>Yes <input type="checkbox"/></p> <p>No <input type="checkbox"/></p>
	<p><u>If you have answered yes</u>, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.</p> <p>Guarantees are held by:</p>	

14.	Guarantees Prospective purchasers are to make their own enquiries					
a.	Are there any guarantees or warranties for any of the following:					
		No	Yes	Don't know	With title deeds	Lost
(i)	Electrical work	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(ii)	Roofing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii)	Central heating	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iv)	National House Building Council (NHBC)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(v)	Damp course	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b.	<u>If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):</u>					
c.	<p>Are there any outstanding claims under any of the guarantees listed above?</p>					<p>Yes <input type="checkbox"/></p> <p>No <input type="checkbox"/></p>
	<p><u>If you have answered yes</u>, please give details:</p>					
15.	Boundaries					
	<p>So far as you are aware, has any boundary of your property been moved in the last 10 years?</p> <p>Prospective purchasers are to make their own enquiries</p> <p>If you have answered yes, please give details:</p>					<p>Yes <input type="checkbox"/></p> <p>No <input type="checkbox"/></p> <p>Don't know <input type="checkbox"/></p>
16.	Notices that affect your property Prospective purchasers are to make their own enquiries					
	In the past three years have you ever received a notice:					
a.	<p>advising that the owner of a neighbouring property has made a planning application?</p>					<p>Yes <input type="checkbox"/></p> <p>No <input type="checkbox"/></p>



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b.	that affects your property in some other way?	Yes <input type="checkbox"/> No <input type="checkbox"/>
c.	that requires you to do any maintenance, repairs or improvements to your property?	Yes <input type="checkbox"/> No <input type="checkbox"/>
<u>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.</u>		

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): **Completed on behalf of Retirement Bridge Group in possession.**

Date: **07/09/2022**

