

# single survey

## survey report on:

<b>Property address</b>	Corrie Arklet Cottage Inversnaid by Stirling FK8 3TU
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<b>Customer</b>	Mary Simpson
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<b>Customer address</b>	Corrie Arklet Cottage . Inversnaid Stirling FK8 3TU
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<b>Prepared by</b>	Graham + Sibbald, Chartered Surveyors
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## 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.

<b>Description</b>	The subjects comprise a single storey Detached Cottage originally built by West of Scotland Water Authority.
<b>Accommodation</b>	<p>Ground Floor: Entrance Vestibule, Hall, Living Room, 3 Bedrooms, Kitchen, Shower Room.</p> <p>Separately accessed from a door at the side of the property is a potential small self-contained "Granny Flat" comprising Hall, Living Room and Bathroom. This part of the property is in poor condition and unoccupied.</p> <p>The undernoted floor area excludes the "Granny Flat".</p>
<b>Gross internal floor area (m<sup>2</sup>)</b>	87
<b>Neighbourhood and location</b>	The subjects are situated in the small rural hamlet of Inversnaid opposite Loch Arklet. Inversnaid lies about 15 miles north west from Aberfoyle on the B829. Very limited services and facilities are available in the area. A comprehensive range of shops and public transport facilities are available in Stirling which is situated about 36 miles to the south east.

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<b>Age (year built)</b>	1955
<b>Weather</b>	Dry but overcast.
<b>Chimney stacks</b>	<p>There is 1 brick rendered chimney stack.</p> <p>Visually inspected with the aid of binoculars where appropriate.</p>
<b>Roofing including roof space</b>	<p>The pitched roof is timber framed, boarded and covered with slates.</p> <p>Access to the roof space is from a hatch in the Hall ceiling.</p> <p>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</p> <p>Where flat roofs exist, they were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</p> <p>Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.</p>
<b>Rainwater fittings</b>	<p>The gutters and downpipes are cast iron.</p> <p>Visually inspected with the aid of binoculars where appropriate.</p>
<b>Main walls</b>	<p>The main external walls are assumed to be of 0.3m cavity brick construction rendered externally.</p> <p>Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected.</p>

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<b>Windows, external doors and joinery</b>	<p>Replacement UPVC double glazed windows have been installed. The front Entrance door is timber and there is a modern rear timber external door. Soffits/eaves are part timber.</p> <p>Internal and external doors were opened and closed where keys were available.</p> <p>Random windows were opened and closed where possible.</p> <p>Doors and windows were not forced open.</p>
<b>External decorations</b>	<p>Painted.</p> <p>Visually inspected.</p>
<b>Conservatories / porches</b>	<p>None.</p>
<b>Communal areas</b>	<p>None.</p>
<b>Garages and permanent outbuildings</b>	<p>The dilapidated Garage/Store and Kennels are of no value. There is unused accommodation within the Cottage (cross refer with "Accommodation").</p> <p>Visually inspected.</p>
<b>Outside areas and boundaries</b>	<p>The garden pertaining to the property is understood to extend to around 0.25 of an acre. Mainly laid out in grass and partly enclosed by timber/wire fencing. The driveway is covered in grass.</p> <p>Visually inspected.</p>
<b>Ceilings</b>	<p>The ceilings are presumed to be of plasterboard construction.</p> <p>Visually inspected from floor level.</p>

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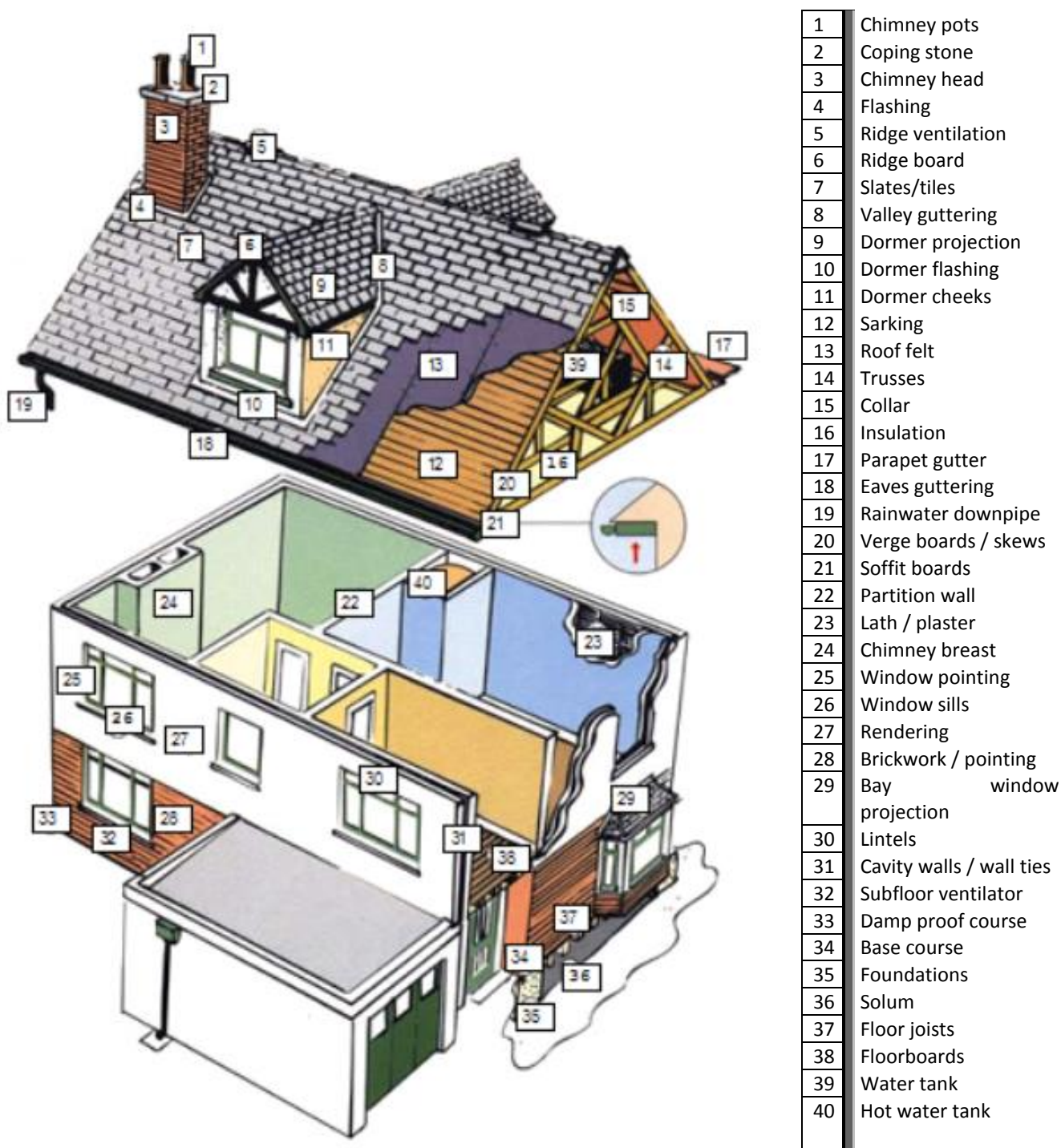
<b>Internal walls</b>	<p>The internal walls are plastered on hard.</p> <p>Visually inspected from floor level.</p> <p>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p>
<b>Floors including sub floors</b>	<p>Floors are of suspended timber construction.</p> <p>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</p> <p>Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.</p> <p>Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so , and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch .</p>
<b>Internal joinery and kitchen fittings</b>	<p>The internal joinery is in keeping of a property of this type and age. Modern timber doors. Kitchen units plain.</p> <p>Built-in cupboards were looked into but no stored items were moved.</p> <p>Kitchen units were visually inspected excluding appliances.</p>
<b>Chimney breasts and fireplaces</b>	<p>There is a brick feature fireplace in the Living Room with wood burning appliance.</p> <p>Visually inspected. No testing of the flues or fittings was carried out.</p>
<b>Internal decorations</b>	<p>Mainly papered/emulsioned.</p> <p>Visually inspected.</p>
<b>Cellars</b>	<p>None.</p>

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<b>Electricity</b>	<p>It is understood that mains electricity is connected. The distribution box is in the Hall cupboard.</p> <p>Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</p>
<b>Gas</b>	<p>None.</p>
<b>Water, plumbing, bathroom fittings</b>	<p>It is understood the water supply is private. The exposed plumbing is of modern materials and the Shower Room fittings are modern.</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>
<b>Heating and hot water</b>	<p>There is an LPG heating system. The wall mounted Vaillant Thermo Compact boiler is located in the Living Room wall press and serves panel radiators. Water tanks in roof space.</p> <p>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected. No tests whatsoever were carried out to the system or appliances.</p>
<b>Drainage</b>	<p>Drainage is to a septic tank which lies outwith the feu.</p> <p>Drainage covers etc were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p>
<b>Fire, smoke and burglar alarms</b>	<p>Smoke detectors.</p> <p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p>

<b>Additional limits to inspection</b>	<p>The property was fully furnished (heavily in areas) at the time of our inspection.</p> <p>No access to sub-floor areas.</p> <p>Limited access of roof void area. Restricted inspection of main roof structure and chimney from ground level only.</p> <p>It was not possible to inspect the water tanks. No inspection of septic tank. Comment on adequacy of private water supply outwith scope of inspection.</p> <p>Fitted floor coverings.</p> <p>It is outwith the scope of this inspection to determine whether or not asbestos based products are present within the property. Asbestos was widely used in the building industry until around 1999, when it became a banned substance. If you have any concerns you should engage the services of a qualified asbestos surveyor.</p> <p>Restricted inspection in cupboards due to storage items.</p> <p>No inspection for Japanese Knotweed was carried out and unless otherwise stated for the purpose of this report, it is assumed that there is no Japanese Knotweed within the boundaries of the property or neighbouring properties.</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.

	<b>Structural movement</b>	
Repair category	1	
Notes	At the time of our inspection there was no evidence of significant structural movement noted to affect the property within the limits of our inspection.	
	<b>Dampness, rot and infestation</b>	
Repair category	3	
Notes	There is evidence of woodworm affecting the roof timbers (there may be woodworm elsewhere which would become apparent once floor coverings etc have been removed). It is recommended that a reputable timber/damp specialist firm be employed to carry out a detailed inspection of the entire subjects (including exposure works) and thereafter implement all necessary works under cover of long term guarantee.	
	<b>Chimney stacks</b>	
Repair category	2	
Notes	The brickwork to the chimney stack as seen from the roof space is damp stained. Further investigation recommended.	
	<b>Roofing including roof space</b>	
Repair category	2	

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.

Notes	<p>General maintenance overhaul and repair to the roof coverings is now necessary and it should be appreciated that the roof coverings will require constant maintenance in the future.</p> <p>It is recommended that the roof space is fully insulated. There is evidence of vermin droppings in the roof space although this is not uncommon in rural properties.</p>
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	<b>Rainwater fittings</b>
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Repair category	2
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Notes	There is evidence of corrosion which may result in leakage.
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	<b>Main walls</b>
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Repair category	2
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Notes	Sections of the rendering require attention.
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	<b>Windows, external doors and joinery</b>
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Repair category	2
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Notes	<p>Replacement double glazed windows have been installed. The front window pertaining to the surplus accommodation requires repair. Replacement double glazed windows can be problematic and over time the opening mechanisms become damaged. Ongoing maintenance repairs should be anticipated.</p> <p>The front Entrance door is weathered in parts and the eaves timbers are decayed.</p>
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	<b>External decorations</b>
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Repair category	2
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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.

Notes	External decoration is required.
	<b>Conservatories / porches</b>
Repair category	N/A
Notes	Not applicable.
	<b>Communal areas</b>
Repair category	N/A
Notes	Not applicable.
	<b>Garages and permanent outbuildings</b>
Repair category	3
Notes	<p>The Outbuildings are in derelict condition. May contain asbestos material. The current informed view is that if left undisturbed this will present no significant hazard to health. Additional costs should be anticipated in respect of removal and handling.</p> <p>The surplus accommodation within the Cottage is in poor condition and requires comprehensive upgrading.</p>
	<b>Outside areas and boundaries</b>
Repair category	3
Notes	The boundary fences are in poor condition.
	<b>Ceilings</b>
Repair category	1


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.

Notes	Within the limits of our inspection these generally appeared in fair condition consistent with age. During redecoration some plaster filling/repair may be required.
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	<b>Internal walls</b>
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Repair category	1
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Notes	The internal walls are largely covered with decorative finishes. During routine redecoration some plaster filling may be necessary.
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	<b>Floors including sub-floors</b>
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Repair category	1
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Notes	No access to the sub-floor chamber was possible at the time of our visit to the property. Within the limitations of our surface inspection there was no indication to suggest significant defects in this area. It will, however be appreciated that the area was not inspected and therefore no guarantees can be provided in this regard.
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	<b>Internal joinery and kitchen fittings</b>
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Repair category	1
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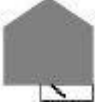




Notes	<p>The internal joinery is generally in keeping with the age and type of property and appeared in fair condition consistent with age.</p> <p>The Kitchen fittings are showing signs of wear and tear.</p>
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	<b>Chimney breasts and fireplaces</b>
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Repair category	1
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Notes	There is a fireplace in the Living Room with a wood burning appliance. It should be emphasised that the flue was not checked and the appliance not tested.
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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.

	<b>Internal decorations</b>	
Repair category	1	
Notes	The decorations are in fair order.	
	<b>Cellars</b>	
Repair category	N/A	
Notes	Not applicable.	
	<b>Electricity</b>	
Repair category	2	
Notes	The electrical system is on (semi modern/mixed) lines and as such we recommend that it be checked and upgraded as necessary by an NICEIC registered Electrical Contractor.	
	<b>Gas</b>	
Repair category	N/A	
Notes	Not applicable.	
	<b>Water, plumbing and bathroom fittings</b>	
Repair category	2	
Notes	The water supply is private. (Cross refer with "Valuer and Conveyancer issues"). The Sanitary fittings are modern.	
	<b>Heating and hot water</b>	

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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.

Repair category	1
Notes	A gas fired central heating system has been installed. This appears in functional condition. This will require ongoing and regular servicing.
	<b>Drainage</b>
Repair category	2
Notes	No inspection of septic tank. Prudent to have checked.

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	3
Chimney stacks	2
Roofing including roof space	2
Rainwater fittings	2
Main walls	2
Windows, external doors and joinery	2
External decorations	2
Conservatories / porches	N/A
Communal areas	N/A
Garages and permanent outbuildings	3
Outside areas and boundaries	3
Ceilings	1
Internal walls	1
Floors including sub-floors	1
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	1
Internal decorations	1
Cellars	N/A
Electricity	2
Gas	N/A
Water, plumbing and bathroom fittings	2
Heating and hot water	1
Drainage	2

### 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 to a property?	Yes	X	No	
3. Is there a lift to the main entrance door of the property?	Yes		No	X
4. Are all door openings greater than 750mm?	Yes		No	X
5. Is there a toilet on the same level as the living room and kitchen?	Yes	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	X	No	
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes	X	No	



#### 4. Valuation and conveyance 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 cost for insurance purposes.

##### Matters for a solicitor or licensed conveyancer

The valuation is made on the assumption that any alterations that may have been carried out to the property satisfy all relevant legislation and have full certification where appropriate. While not necessarily an exhaustive list, alterations noted at the time of our inspection include replacement double glazed windows.

We are unaware of any adverse planning proposals affecting the subjects although this should be confirmed by obtaining a Property Enquiry Certificate.

Drainage we understand is to a mutual septic tank which we understand lies outwith the feu. This was not checked or tested. It should be ensured that appropriate registration documents are available.

It is understood that there is a private water supply and it should be confirmed that the supply is fit for human consumption and the flow has been adequate and continuous at least for the last 10 years.

Absolute Ownership assumed. We are unaware of any easements, servitudes or rights of way which may adversely affect the property. This point should be confirmed by reference to the Title Deeds.

Access to the property is from a shared unmade farm track. It is assumed that all necessary access rights are in order. Maintenance liability in respect of same should be established.

The property was originally owned by West of Scotland Water Authority and occupied as staff accommodation. It is assumed that there are no title restrictions.

##### Estimated reinstatement cost for insurance purposes

**£220000**

We are of the opinion that the subjects should be insured for buildings reinstatement purposes for a sum of not less than £220,000.

##### Valuation and market comments

**£125000**

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Market Value assuming vacant possession is £125,000 (One Hundred and Twenty Five Thousand Pounds Sterling).

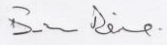
Our valuation reflects current market conditions relating to this area. We would assume that current trends will prevail at the ultimate date of disposal with no adverse or onerous matters being introduced into the market during the intervening period which would have a detrimental effect on price.

**Report author**

Brian J Devine FRICS

**Address**

22 Allan Park, Stirling. FK8 2QG

**Signed**  
Brian J Devine FRICS  
for and on behalf of Graham & Sibbald**Date of report**

21/5/2015

## **SINGLE SURVEY TERMS & CONDITIONS (WITH MVR)**

### **PART 1 – GENERAL**

#### **1.1 THE SURVEYORS**

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

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

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

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

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

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 here:  yes

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

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

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

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

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

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

Neither the whole nor any part of the Report may be published in any way, reproduced or distributed by any party other than the Seller, prospective purchasers and the Purchaser and their respective professional advisors 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 advisors of any of these.
- The Surveyors acknowledge that their duty of skill and care in relation to the Report is owed to the Seller and to the Purchaser. The Surveyors accept no responsibility or liability whatsoever in relation to the Report to persons other than the Seller and the Purchaser. The Seller and Purchaser should be aware that if a Lender seeks to rely on this Report they do so at their own risk. In particular, the Surveyors accept no responsibility or liability whatsoever to any Lender in relation to the Report. Any such Lender relies upon the Report entirely at their own risk.

## 1.4 GENERIC MORTGAGE VALUATION REPORT

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

## 1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

## 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 whatsoever 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.

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

## 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 the Property should exchange, on the date of valuation, between a willing seller and a willing buyer in an arm’s length transaction after proper marketing where 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 of 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 or 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 affect upon value and will omit items that, in the Surveyor's opinion, are not significant. If certain minor matters are mentioned, it should not be interpreted that the property is free of any other minor defects.

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

**2.3.1. Category 3:** Urgent repairs or replacement are needed now.

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

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

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

### WARNING:

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

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

**2.4 SERVICES**

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

**2.5 ACCESSIBILITY**

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

**2.6 ENERGY REPORT**

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

**2.7 VALUATION & 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 within a willing buyer and willing seller in an arms-length transaction after proper marketing wherein the parties have 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 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 re-inspection 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.



# property questionnaire

Property address COLLIEALKLCT COTTAGE INVECSNAID ABGEFOYLE RUE STU	
Seller(s) MAY Simpson.	
Completion date of property questionnaire	21/5/2015

## 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.	<b>Length of ownership</b>	
	How long have you owned the property?	10 years
2.	<b>Council tax</b>	
	Which Council Tax band is your property in? (Please circle)	
	A B C D <b>E</b> F G H	
3.	<b>Parking</b>	
	What are the arrangements for parking at your property? (Please tick all that apply)	
	• Garage	<input type="checkbox"/>
	• Allocated parking space	<input type="checkbox"/>
	• Driveway	<input checked="" 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):	<input type="text"/>
4.	<b>Conservation area</b>	
	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/ <b>Don't know</b>

5.	Listed buildings	
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	Yes/No
6.	Alterations/additions/extensions	
a.	<p>(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)?</p> <p><u>If you have answered yes</u>, please describe below the changes which you have made:</p>	Yes/No
	<p>(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?</p> <p><u>If you have answered yes</u>, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.</p> <p>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>	Yes/No
b.	<p>Have you had replacement windows, doors, patio doors or double glazing installed in your property?</p> <p><u>If you have answered yes</u>, please answer the three questions below:</p>	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
	<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.	<b>Central heating</b>	
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><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>i) When was your central heating system or partial central heating system installed?</p> <p>(ii) Do you have a maintenance contract for the central heating system? <u>If you have answered yes</u>, please give details of the company with which you have a maintenance contract:</p> <p>(iii) When was your maintenance agreement last renewed? (Please provide the month and year).</p>	<p>Yes/No/ Partial</p> <p>Yes/No</p>
8.	<b>Energy Performance Certificate</b>	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	Yes/No
9.	<b>Issues that may have affected your property</b>	
a.	<p>Has there been any storm, flood, fire or other structural damage to your property while you have owned it?</p> <p><u>If you have answered yes</u>, is the damage the subject of any outstanding insurance claim?</p>	<p>Yes/No</p> <p>Yes/No</p>
b.	<p>Are you aware of the existence of asbestos in your property?</p> <p><u>If you have answered yes</u>, please give details:</p>	<p>Yes/No</p>

10. Services

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

Services	Connected	Supplier
Gas or liquid petroleum gas	✓	F10 Gas
Water mains or private water supply	✓	Private Supply
Electricity	✓	Scottish Hydro
Mains drainage		
Telephone	✓	BT
Cable TV or satellite	✓	Sky
Broadband	✓	BT

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

Yes/No

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

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

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:

# property questionnaire

<b>11. Responsibilities for shared or common areas</b>	
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?</p> <p><u>If you have answered yes, please give details:</u> Shared Drive, Water Supply, Septic tank</p>
b.	<p>Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?</p> <p><u>If you have answered yes, please give details:</u></p>
c.	<p>Has there been any major repair or replacement of any part of the roof during the time you have owned the property?</p>
d.	<p>Do you have the right to walk over any of your neighbours' property – for example to put out your rubbish bin or to maintain your boundaries?</p> <p><u>If you have answered yes, please give details:</u></p>
e.	<p>As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?</p> <p><u>If you have answered yes, please give details:</u></p>
f.	<p>As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.)</p> <p><u>If you have answered yes, please give details:</u> Drive way</p>
<b>12. Charges associated with your property</b>	
a.	<p>Is there a factor or property manager for your property?</p> <p><u>If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:</u></p>



# property questionnaire

b.	<p>Is there a common buildings insurance policy?</p> <p><u>If you have answered yes</u>, is the cost of the insurance included in your monthly/annual factor's charges?</p>	<p>Yes/<del>No</del>/ Don't know</p> <p>Yes/No/ Don't know</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.</p>	
<p>13. Specialist works</p>		
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?</p> <p><u>If you have answered yes</u>, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property.</p>	<p>Yes/<del>No</del></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?</p> <p><u>If you have answered yes</u>, please give details:</p>	<p>Yes/<del>No</del></p>
c.	<p><u>If you have answered yes to 13(a) or (b)</u>, do you have any guarantees relating to this work?</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 <u>please write below who has these documents</u> 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>	<p>Yes/No</p>

14.	<b>Guarantees</b>					
a.	Are there any guarantees or warranties for any of the following:					
(i)	Electrical work	<input checked="" type="radio"/> No	Yes	Don't know	With title deeds	Lost
(ii)	Roofing	<input checked="" type="radio"/> No	Yes	Don't know	With title deeds	Lost
(iii)	Central heating	<input checked="" type="radio"/> No	Yes	Don't know	With title deeds	Lost
(iv)	National House Building Council (NHBC)	<input checked="" type="radio"/> No	Yes	Don't know	With title deeds	Lost
(v)	Damp course	<input checked="" type="radio"/> No	Yes	Don't know	With title deeds	Lost
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	<input checked="" type="radio"/> 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 under any of the guarantees listed above?  If you have answered yes, please give details:					Yes/No
15.	<b>Boundaries</b>					
	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/ <input checked="" type="radio"/> No Don't know



## property questionnaire

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.  
Please contact the seller / sellers agent for sight of a signed copy.

# Energy Performance Certificate (EPC)

## CORRIARKLET COTTAGE, ABERFOYLE, STIRLING, FK8 3TU

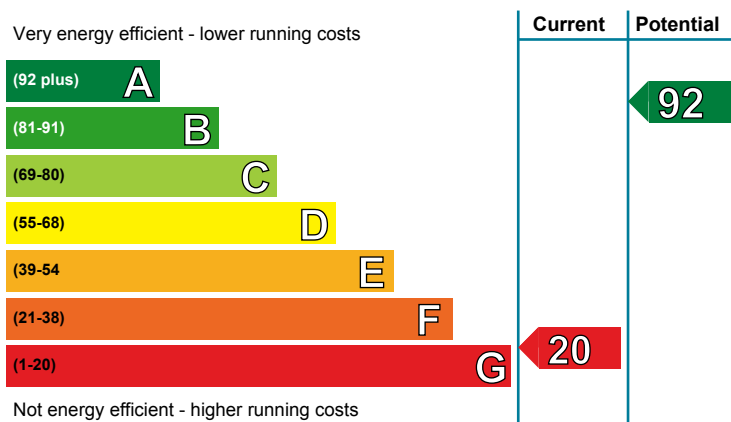
<b>Dwelling type:</b>	Detached bungalow	<b>Reference number:</b>	2890-1023-9205-6225-9904
<b>Date of assessment:</b>	21 May 2015	<b>Type of assessment:</b>	RdSAP, existing dwelling
<b>Date of certificate:</b>	22 May 2015	<b>Primary Energy Indicator:</b>	361 kWh/m <sup>2</sup> /year
<b>Total floor area:</b>	87 m <sup>2</sup>	<b>Main heating and fuel:</b>	Boiler and radiators, LPG

### You can use this document to:

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

<b>Estimated energy costs for your home for 3 years*</b>	<b>£7,329</b>	See your recommendations report for more information
<b>Over 3 years you could save*</b>	<b>£3,975</b>	

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

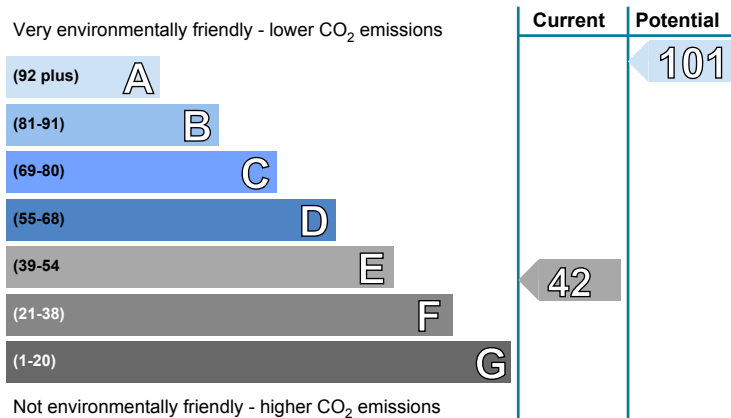


### Energy Efficiency Rating

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.

Based on calculated energy use of **361 kWh/m<sup>2</sup>/yr**, your current rating is **band G (20)**. The average rating for a home in Scotland is **band D (61)**.

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



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

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO<sub>2</sub>) emissions. The higher the rating, the less impact it has on the environment.

Based on calculated emissions of **6 kg CO<sub>2</sub>/m<sup>2</sup>/yr**, your current rating is **band E (42)**. The average rating for a home in Scotland is **band D (59)**.

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

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

Recommended measures	Indicative cost	Typical savings over 3 years	Available with Green Deal
1 Increase loft insulation to 270 mm	£100 - £350	£681.00	✓
2 Cavity wall insulation	£500 - £1,500	£900.00	✓
3 Floor insulation (suspended floor)	£800 - £1,200	£744.00	✓

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



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

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

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

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

Element	Description	Energy Efficiency	Environmental
Walls	Cavity wall, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
Roof	Pitched, 50 mm loft insulation	★★☆☆☆	★★☆☆☆
Floor	Suspended, no insulation (assumed)	—	—
Windows	Fully double glazed	★★★★☆	★★★★☆
Main heating	Boiler and radiators, LPG	★★☆☆☆	★★★★☆
Main heating controls	Programmer, TRVs and bypass	★★★☆☆	★★★☆☆
Secondary heating	None	—	—
Hot water	From main system, no cylinder thermostat	★☆☆☆☆	★★★☆☆
Lighting	Low energy lighting in 80% 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, CO<sub>2</sub> emissions, running costs and the savings possible from making improvements.

## The impact of your home on the environment

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

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 6.8 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 6.4 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

## Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£5,313 over 3 years	£2,787 over 3 years	
Hot water	£1,818 over 3 years	£369 over 3 years	
Lighting	£198 over 3 years	£198 over 3 years	
<b>Totals</b>	<b>£7,329</b>	<b>£3,354</b>	

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

## Recommendations for improvement

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

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement		Green Deal
			Energy	Environment	
1 Increase loft insulation to 270 mm	£100 - £350	£227	F 25	E 46	✓
2 Cavity wall insulation	£500 - £1,500	£300	F 33	E 52	✓
3 Floor insulation (suspended floor)	£800 - £1,200	£248	E 40	D 58	✓
4 Replace boiler with new condensing boiler	£2,200 - £3,000	£411	D 56	C 69	✓
5 Flue gas heat recovery device in conjunction with boiler	£400 - £900	£32	D 57	C 70	✓
6 Solar water heating	£4,000 - £6,000	£80	D 60	C 73	✓
7 High performance external doors	£1,000	£27	D 61	C 73	✓
8 Solar photovoltaic panels, 2.5 kWp	£5,000 - £8,000	£234	C 71	B 82	✓
9 Wind turbine	£15,000 - £25,000	£530	A 92	A 101	✓

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

### Alternative measures

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

- External insulation with cavity wall insulation
- Biomass boiler (Exempted Appliance if in Smoke Control Area)

- Air or ground source heat pump

## Choosing the right improvement package

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

**energy**<sup>®</sup>  
saving  
trust

## 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](http://www.nationalinsulationassociation.org.uk)).

### 2 Cavity wall insulation

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

### 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](http://www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation). Building regulations generally apply to this work so it is best to check this with your local authority building standards department.

### 4 Condensing boiler

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

### 5 Flue gas heat recovery

A flue gas heat recovery system extracts heat from the boiler flue gases and transfers it to the incoming cold water so that the boiler needs to supply less heat. It is suitable for use only with modern condensing gas boiler and should be fitted when a replacement boiler is installed. You should 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](http://www.microgenerationcertification.org).

### 7 High performance external doors

High performance external doors contain insulation and lose heat at about half the rate of conventional external doors. Building regulations generally apply to this work, so it is best to check this with your local authority building standards department.

### 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 these with your local authority. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for solar photovoltaic panels, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at [www.microgenerationcertification.org](http://www.microgenerationcertification.org).

### 9 Wind turbine

A wind turbine provides electricity from wind energy. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Wind turbines are not suitable for all properties. The system's effectiveness depends on local wind speeds and the presence of nearby obstructions, and a site survey should be undertaken by an accredited installer. Planning permission might be required and building regulations generally apply to this work and a building warrant may be required, so it is best to check these with your local authority. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for a wind turbine, 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](http://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](http://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)	15,349	(2,100)	(2,781)	N/A
Water heating (kWh per year)	5,208			

## Addendum



## 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](http://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](http://www.scottishepcregister.org.uk) and entering the report reference number (RRN) printed at the top of this page.

Assessor's name:	Mr. Ian Croall
Assessor membership number:	EES/009434
Company name/trading name:	Graham & Sibbald
Address:	Crichton House Meeks Road Falkirk FK2 7EW
Phone number:	01324 638 377
Email address:	<a href="mailto:icroall@g-s.co.uk">icroall@g-s.co.uk</a>
Related party disclosure:	No related party

If you have any concerns regarding the content of this report or the service provided by your assessor you should in the first instance raise these matters with your assessor and with the Approved Organisation to which they belong. All Approved Organisations are required to publish their complaints and disciplinary procedures and details can be found online at the web address given above.

### Use of this energy performance information

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



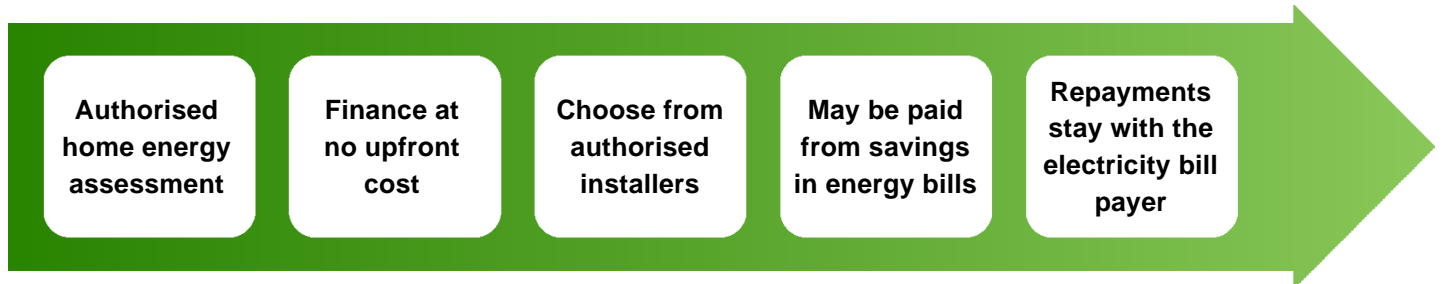
## **Opportunity to benefit from a Green Deal on this property**

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

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

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

To find out more, visit [www.greenerscotland.org](http://www.greenerscotland.org) or call 0808 808 2282.



## Mortgage Valuation Report for Home Report

Instructing Source HOME REPORT

CASEREF:

G&S FILEREF

Seller Name

### 1) Property Details

Property   
 Street No / Ext   
 Address   
 Area   
 Town  Postcode

### 2) Description of property

Property Type  House Type  Floor number of subject property   
 \* if other- specify in general comments  
 Year Built  Non Traditional Construction?  No. of floors in block   
 (\*Specify under General Comments) No. of flats in block

### 3) Accommodation - give number of:

Receptions  Bedrooms  Kitchens  Bathrooms  Inside W.C.s  No of floors   
 Other  Garage(s)  Outbuildings  Garden

### 4) Tenure

If Leasehold, years unexpired:

Any known or reported problems with onerous or unusual ground rent or service charges?

Owner occupied  Tenanted  Vacant

If part tenanted, please give details

### 5) Subsidence, Settlement and Landslip

Does the property show signs of, or is the property located near any area subject to landslip, heave, settlement, subsidence, flooding, mining?

If yes, please clarify

### 6) Condition of Property

Are essential internal repairs required?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
Are essential external repairs required?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
Should the repairs be effected before the advance is made?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
Is a mortgage retention recommended?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>

If the answer to any of the above questions is Yes, please provide further detail:

**7) Services** Mains water  Mains Drainage  Electricity  Gas  Central Heating?

**8) Demand For Letting (Buy To Let)**

Monthly rental value from the property: (on a furnished basis) £

Monthly rental value from the property: (on an unfurnished basis) £

**9) Insurance Reinstatement Value**

Total area of all floors measured internally  m<sup>2</sup>

Cost of rebuilding inc. demolition, site clearance, professional fees, local authority requirements and main building (inc all other structures within the site boundaries unless specifically excluded). £

**10) Market Valuation for Mortgage Purposes (Assuming Vacant Possession)**

Do you recommend the property as suitable security for a mortgage?

If No, please provide reasons.

If Yes, please provide your valuation

Valuation in present condition:

Valuation on completion of any works required under Question 6

**11) General Comments**

Please advise of any special features of the property and/or the location, which affects the property.

The subjects are situated in the small rural hamlet of Inversnaid opposite Loch Arklet. Inversnaid lies about 15 miles north west from Aberfoyle on the B829. Very limited services and facilities are available in the area. A comprehensive range of shops and public transport facilities are available in Stirling which is situated about 36 miles to the south east.

The main external walls are assumed to be cavity brick construction rendered externally. The pitched roof is covered with slates. Replacement double glazed windows have been installed.

The property requires a degree of upgrading.

There is evidence of woodworm and treatment is recommended under guarantee.

Incorporated within the Cottage but separately accessed is a room and former Bathroom which are in need of refurbishment.

Drainage is believed to be to a mutual septic tank which lies outwith the feu. This was not tested or checked. It should be ensured that appropriate registration documents are available.

It is understood that the water supply is private. It should be confirmed that the supply is fit for human consumption and that the flow has been adequate and continuous at least for the last 10 years.

Absolute ownership assumed.

We are unaware of any easements, servitudes or rights of way which may adversely affect the property. This point should be confirmed by reference to the title deeds.

Access to the property is from a shared unmade Farm Track. It is assumed that all necessary access rights are in order. Maintenance liability in respect of same should be established.

It is assumed that there are no onerous title restrictions.

**IMPORTANT - THIS IS A CONFIDENTIAL REPORT PREPARED FOR MORTGAGE PURPOSES.**

Certificate: I have personally inspected the property described herein and confirm adequate professional indemnity cover is held.

Signature



Brian J Devine FRICS

Company / Firm Name

**Graham + Sibbald**

Address

22 Allan Park

Valuer Name and Qualification

Brian J Devine FRICS

Stirling  
FK8 2QG

Date of Inspection 21/05/2015

Tel No

01786 463111

Date of Report 21/05/2015

## MORTGAGE VALUATION- CONDITIONS OF ENGAGEMENT

A valuation for mortgage purposes is a limited inspection and report produced for Building Societies, Banks and other Lenders to enable them to make a lending decision. IT IS NOT A SURVEY. Unless otherwise stated the date of valuation will be the date of inspection.

The report is used to guide the lender on the market value of the property for mortgage purposes, and is carried out for this purpose alone. Although the inspection will be carried out by a valuer who will usually be a qualified surveyor it is not a detailed inspection of the property, and only major visible defects will be noted. Subject to reasonable accessibility, the roof space is inspected only to the extent visible from the access hatch without entering it. The surveyor will not inspect under floor areas, communal roof spaces or other parts not readily accessible. The exterior and roof of the property will be inspected from ground level only from within the boundaries of the site and adjacent/communal public areas. The area of the property will be taken into account, and the rooms individually inspected, but floor coverings and furniture will not be moved. Services (such as water, gas, electricity and drainage) will not be tested and we will not advise as to whether these comply with regulations in respect of these services.

The surveyor may recommend that a part of the mortgage be retained by the lenders until such time as particular repair works are carried out. Similarly the report may suggest that the borrower should undertake to carry out certain repairs or commission more extensive investigation where hidden defects are suspected since these may have a material effect on the value of the property. If a retention is recommended then the figure should not be regarded as an estimate of repair costs. Its purpose is to protect the interests of the lending institution. It is recommended that detailed estimates be obtained before proceeding with the purchase. Attention is drawn to the fact that if a subsequent transcription of this report is prepared on a lenders form, then in order to comply with the lenders specific requirements, the wording or phraseology may differ. Many people rely on the Mortgage Valuation Certificate in the mistaken belief that it is a detailed survey. The report is often made available to house buyers by lenders, but this does not mean that it should be relied upon as a report of the condition of the building.

The definition of '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 arms-length transaction after proper marketing wherein the parties had acted knowledgeably, prudently and without compulsion. For the purposes of this market value the surveyor has assumed that vacant possession will be provided. Unless otherwise stated the surveyor has valued the interest on a Comparable Basis.

The inspection that has been undertaken should not be regarded as a survey. The surveyor did not inspect parts of the property which were covered, unexposed or inaccessible and are therefore unable to report that any such part of the property is free from defect. Defects which are not considered materially to affect the value of the property or other matters which would be attended to during maintenance, may not have been mentioned. If defects have been mentioned in this report, they should be regarded as indicative and not exhaustive. For the purposes of this valuation the surveyor assumes that all uninspected areas are free from defect which would have a material effect on value.

In accordance with our normal practice, we must state that this report is for the use only of the party to whom it is addressed or their named client and no responsibility is accepted to any third party for the whole or any part of its content. In addition, we would bring to your attention that neither the whole nor any part of this report, nor any reference thereto, may be included in any document, circular or statement without prior written approval of the form and context in which it will appear.

The surveyor shall, unless otherwise expressly agreed, rely upon information provided by the Client and/or the Client's legal or other professional advisers relating to tenure, leases and all other relevant matters.

For the purposes of this valuation the surveyor has assumed that all ground burdens are nominal or have been redeemed and that there are no unusual outgoing or onerous restrictions contained within the Titles of which we have no knowledge. The surveyor has further assumed that the subjects are unaffected by any adverse planning proposals.

Unless otherwise stated, it is assumed that all the required valid planning permissions and statutory approvals for the buildings and for their use, including any recent or significant extensions or alterations, have been obtained and complied with. It has been further assumed that no deleterious or hazardous materials or techniques have been used in the construction of the subjects and that there is no contamination in or from the ground or from the immediate surrounds.

The surveyor will not carry out an asbestos inspection and will not be acting as an asbestos inspector in completing a valuation inspection of properties that may fall within the Control of Asbestos Regulations 2006. No enquiry of the duty holder, as defined in the Control of Asbestos Regulations 2006, of the existence of an asbestos register, or of any plan for the management of asbestos will be made. Your legal adviser/conveyancer should confirm the duty holder under these regulations, the availability of an Asbestos Register and the existence and management of any asbestos containing materials. For the purposes of this valuation, the surveyor has assumed that there is a duty holder, as defined in the Control of Asbestos Regulations 2006, and that a Register of Asbestos and effective Management Plan is in place which does not require any immediate expenditure or pose a significant risk to health or breach the HSE Regulations.

The surveyor confirms that this mortgage valuation is prepared in accordance with the RICS Valuation Standards Manual, 6th Edition, effective from 1st January 2008, and, unless otherwise stated, we are External Valuers as defined therein. Further information may also be obtained from the Royal Institution of Chartered Surveyors in Scotland, 9 Manor Place, Edinburgh, EH3 7DN, Tel No 0131 225 7078.

As part of this remit, the surveyor may, where he/she feels qualified and experienced to do so, provide general comment on standard appropriate supplementary documentation, presented to us by the clients lender and conveyancer. In the event of a significant amount of documentation being provided to us, an additional fee may be incurred. Any additional fees will be agreed.

We confirm this firm operates formal procedures to deal with complaints from clients in accordance with Bye-law 19 Regulation 2.7 of the Royal Institution of Chartered Surveyors Rules of Conduct and Disciplinary Procedures. A copy of this procedure is available on request.