1 PARK CIRCUS AYR KA7 2DH

# Home Report

## One triangle, all angles covered

RESIDENTIAL / COMMERCIAL / PROPERTY & CONSTRUCTION /

www.shepherd.co.uk





## **Energy Performance Certificate**



### **Energy Performance Certificate (EPC)**

## Scotland

Dwellings

(21-38)

(1-20)

#### 1 PARK CIRCUS, AYR, KA7 2DH

Dwelling type:	Semi-detached house
Date of assessment:	08 February 2022
Date of certificate:	09 February 2022
Total floor area:	237 m <sup>2</sup>
Primary Energy Indicator:	600 kWh/m <sup>2</sup> /year

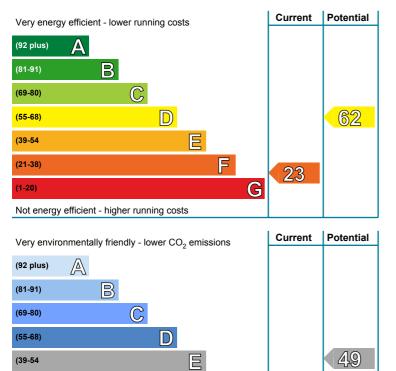
Reference number: Type of assessment: Approved Organisation: Main heating and fuel: 0902-7280-3622-4504-1223 RdSAP, existing dwelling Elmhurst Boiler and radiators, mains gas

#### You can use this document to:

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

Estimated energy costs for your home for 3 years*	£13,329	See your recommendations
Over 3 years you could save*	£6,426	report for more information

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



F

G

17

#### **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 F (23)**. The average rating for EPCs in Scotland is **band D (61)**.

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

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

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

Your current rating is **band G (17)**. 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	£636.00
2 Internal or external wall insulation	£4,000 - £14,000	£1815.00
3 Floor insulation (suspended floor)	£800 - £1,200	£567.00

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.

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

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

#### 09 February 2022 RRN: 0902-7280-3622-4504-1223

#### 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)	*****	$\bigstar\bigstar \bigstar \clubsuit \clubsuit$
Roof	Pitched, no insulation (assumed) Roof room(s), no insulation (assumed)	★☆☆☆☆ ★☆☆☆☆	$ \begin{array}{c} \bigstar & $
Floor	Suspended, no insulation (assumed) Solid, no insulation (assumed)		
Windows	Some secondary glazing	****	****
Main heating	Boiler and radiators, mains gas	★★★☆	★★★★☆
Main heating controls	Programmer and room thermostat	★★★☆☆	★★★☆☆
Secondary heating	Room heaters, mains gas	—	
Hot water	From main system, no cylinder thermostat	★★☆☆☆	*****
Lighting	Low energy lighting in 33% 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 calculated emissions for your home are 106 kg  $CO_2/m^2/yr$ .

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 25 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 13 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

Т

## Estimated energy costs for this home Current energy costs Potential energy costs Heating F11 946 over 3 years

	Current energy costs	Potential energy costs	Potential future savings
Heating	£11,946 over 3 years	£6,168 over 3 years	
Hot water	£744 over 3 years	£342 over 3 years	You could
Lighting	£639 over 3 years	£393 over 3 years	save £6,426
	Totals £13,329	£6,903	over 3 years

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

#### **Recommendations for improvement**

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

Po	commended measures	Indicative cost	Typical saving	Rating after	improvement
Re	commended measures	indicative cost	per year	Energy	Environment
1	Room-in-roof insulation	£1,500 - £2,700	£212	F 26	G 19
2	Internal or external wall insulation	£4,000 - £14,000	£605	F 35	F 27
3	Floor insulation (suspended floor)	£800 - £1,200	£189	<b>F</b> 37	F 29
4	Low energy lighting for all fixed outlets	£60	£71	<b>F</b> 38	F 29
5	Hot water cylinder thermostat	£200 - £400	£200	E 41	F 32
6	Upgrade heating controls	£350 - £450	£157	E 44	F 34
7	Replace boiler with new condensing boiler	£2,200 - £3,000	£570	D 55	E 43
8	Replace single glazed windows with low- E double glazed windows	£3,300 - £6,500	£138	D 57	E 46
9	Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£342	D 62	E 49

#### 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.

Micro CHP

#### 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 longlasting weather protection. Further information can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). It should be noted that a building warrant is required for the installation of external wall insulation. Planning permission may also be required and that building regulations apply to external insulation so it is best to check with your local authority on both issues.

#### 3 Floor insulation (suspended floor)

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

#### 4 Low energy lighting

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

#### 5 Cylinder thermostat

A hot water cylinder thermostat enables the boiler to switch off when the water in the cylinder reaches the required temperature; this minimises the amount of energy that is used and lowers fuel bills. The thermostat is a temperature sensor that sends a signal to the boiler when the required temperature is reached. To be fully effective it needs to be sited in the correct position and hard wired in place, so it should be installed by a competent plumber or heating engineer. Building regulations apply to this work, so it is best to check with your local authority building standards department whether a building warrant will be required.

#### 6 Heating controls (thermostatic radiator valves)

Thermostatic radiator valves allow the temperature of each room to be controlled to suit individual needs, adding to comfort and reducing heating bills provided internal doors are kept closed. For example, they can be set to be warmer in the living room and bathroom than in the bedrooms. Ask a competent heating engineer to install thermostatic radiator valves. Thermostatic radiator valves should be fitted to every radiator except the radiator in the same room as the room thermostat. Remember the room thermostat is needed as well as the thermostatic radiator valves, to enable the boiler to switch off when no heat is required. Building regulations generally apply to this work, so it is best to check with your local authority building standards department and seek advice from a qualified heating engineer.

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

#### 8 Double glazed windows

Double glazing is the term given to a system where two panes of glass are made up into a sealed unit. Replacing existing single-glazed windows with double-glazed windows will improve comfort in the home by reducing draughts and cold spots near windows. Double-glazed windows may also reduce noise, improve security and combat problems with condensation. Building regulations apply to this work and planning permission may also be required, so it is best to check with your local authority on what standards need to be met. A building warrant is not required if the windows comply with the current requirements.

#### 9 Solar photovoltaic (PV) panels

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

#### Low and zero carbon energy sources

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

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

#### Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	53,875	(8,084)	N/A	(9,204)
Water heating (kWh per year)	3,935			

#### 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: Assessor membership number: Company name/trading name:	Mr. Graeme Stewart EES/012602 J & E Shepherd
Address:	13 Albert Square
	Dundee
	DD1 1XA
Phone number:	01382 200454
Email address:	dundee@shepherd.co.uk
Related party disclosure:	No related party

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

#### Use of this energy performance information

Once lodged by your EPC assessor, this Energy Performance Certificate and Recommendations Report are available to view online at www.scottishepcregister.org.uk, with the facility to search for any single record by entering the property address. This gives everyone access to any current, valid EPC except where a property has a Green Deal Plan, in which case the report reference number (RRN) must first be provided. The energy performance data in these documents, together with other building information gathered during the assessment is held on the Scottish EPC Register and is available to authorised recipients, including organisations delivering energy efficiency and carbon reduction initiatives on behalf of the Scottish and UK governments. A range of data from all assessments undertaken in Scotland is also published periodically by the Scottish Government. Further information on these matters and on Energy Performance Certificates in general, can be found at www.gov.scot/epc.

#### Advice and support to improve this property

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

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







## Scottish Single Survey



### survey report on:

Property address	1 Park Circus Ayr KA7 2DH
------------------	---------------------------------

Customer	Ms J Noble

Customer address		

Prepared by     J & E Shepherd
--------------------------------

Date of inspection	8th February 2022
--------------------	-------------------



#### PART 1 - GENERAL

#### 1.1 THE SURVEYORS

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

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

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

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

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

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

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

#### 1.2 THE REPORT

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

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

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

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

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

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

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

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

#### 1.3 LIABILITY

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

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

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

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

#### **1.4 GENERIC MORTGAGE VALUATION REPORT**

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

#### 1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

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

#### 1.6 INTELLECTUAL PROPERTY

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

#### 1.7 PAYMENT

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

#### 1.8 CANCELLATION

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

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

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

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

#### 1.9 PRECEDENCE

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

#### **1.10 DEFINITIONS**

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

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

#### **PART 2 - DESCRIPTION OF THE REPORT**

#### 2.1 THE SERVICE

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

#### 2.2 THE INSPECTION

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

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

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

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

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

#### 2.3 THE REPORT

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

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

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

#### WARNING:

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

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

#### 2.4 SERVICES

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

#### 2.5 ACCESSIBILITY

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

#### 2.6 ENERGY REPORT

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

#### 2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

#### 1. Information and scope of inspection

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

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

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

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

Description	Two storey semi detached villa.
Accommodation	GROUND FLOOR:- Entrance Vestibule, Hallway, Sitting Room, Living/Dining Room, Kitchen, Bedroom, Shower Room (with Wc), Utility Room & Mezzanine Bathroom. FIRST FLOOR:- Drawing Room, Two Double Bedrooms, Study,
	Laundry Room & Bathroom.

Gross internal floor area (m²)	237m <sup>2</sup> or thereby.

Neighbourhood and location	Established residential area of mixed style property a short distance from Ayr town centre and convenient for most amenities.
----------------------------	---

Age	Constructed in approximately 1880.
Weather	Dry and fair.

Chimney stacks	Visually inspected with the aid of binoculars where appropriate.
	There are four chimneys over the main roof and rear projection, mainly stone built and pointed. There is a modern flue outlet at the rear projection.

Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate.
	Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.
	If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.

The main roof appears to be formed in two adjoining pitches overlaid in natural slate with zinc ridge and hip flashings. There is assumed to be a central gully running between although not inspectable.
The single storey projection has a pitched slate clad roof.
The main roof void is accessed via a ceiling hatch in the upper floor study although full and safe access was not available on account of the hatch being at 3.6 metres height. We were able to partially inspect a small area of eaves roof void at the mezzanine staircase adjacent to the bathroom where the roof was seen to be of timber frame construction.

Rainwater fittings	Visually inspected with the aid of binoculars where appropriate.
	Gutters and downpipes are of mixed alloy and cast iron materials.

Main walls	Visually inspected with the aid of binoculars where appropriate.
	Foundations and concealed parts were not exposed or inspected.
	The main walls are of substantial solid blonde sandstone blockwork pointed externally with some ornate features.

Windows, external doors and joinery	Internal and external doors were opened and closed where keys were available.
	Random windows were opened and closed where possible.
	Doors and windows were not forced open.
	Windows are mostly timber sash and casement single glazed units with one or two secondary internal glazed panels with uPVC framework.
	External doors are timber framed/panelled and partly glazed.
	There are two areas of ornate iron railings externally.
	Roof line claddings are timber.
External decorations	Visually inspected.

Painted joinery and cast iron metalwork.

Conservatories / porches	None.
Communal areas	None.
Garages and permanent outbuildings	Visually inspected.There is a single garage accessing the rear lane which is of brick construction with a corrugated asbestos cement sheet roof.There are also small outbuildings formed in brick and slate, to the rear of the property.

Outside areas and boundaries	Visually inspected.
	The property has good sized private gardens to front, side and rear with mainly masonry wall boundaries.
	There are mature trees to the front garden.

Ceilings	Visually inspected from floor level.
	Ceilings are mainly lath plaster lined with ornate cornicing and coving in places.

Internal walls	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
	Internal walls are mixed solid hard plaster and lath plaster linings.

Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.
	Suspended timber flooring to most areas with some solid flooring at the utility room projection.

Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved.
	Kitchen units were visually inspected excluding appliances.
	Skirtings and facings are timber.
	Internal doors are timber panel units.
	Kitchen fittings comprise wall and floor mounted units.
	There are timber staircases.

Chimney breasts and fireplaces	Visually inspected.
	No testing of the flues or fittings was carried out.
	There are several former open fireplaces in the public rooms. These now have a mixture of gas fires and electric fire units installed.

Internal decorations	Visually inspected.
	Wallpaper and paint throughout.

Cellars	None.
Electricity	Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the
	surveyor will state that in the report and will not turn them on. Electricity is from the mains grid with the meter and consumer unit located in the entrance vestibule.

Gas	Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.
	Gas appears to be from the main supply.

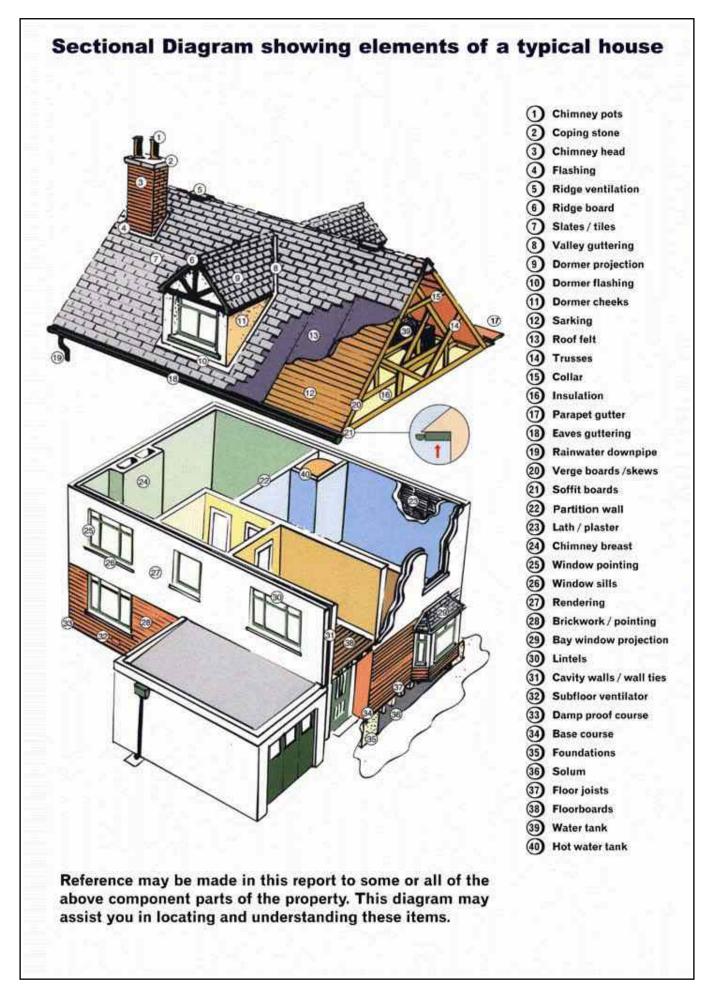
1	Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation. No tests whatsoever were carried out to the system or appliances.
ן ר	Cold water is from the public main and, where seen, plumber fittings were of mixed metal construction. The sanitary arrangements comprise three piece suites in each of the bath and shower rooms.

Heating and hot water	Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.
	No tests whatsoever were carried out to the system or appliances.
	The property has a system of gas central heating via radiators. The gas boiler is located in the utility room cupboard and is a floor mounted unit serving mixed style radiators including older cast iron fittings.

	There is an insulated hot water storage cylinder in an upper floor hall cupboard.
Drainage	Drainage covers etc. were not lifted.
	Neither drains nor drainage systems were tested.
	Foul and surface water drainage appears to be to the main public sewer.

Fire, smoke and burglar alarms	Visually inspected.
	No tests whatsoever were carried out to the system or appliances.
	There do not appear to be adequate smoke and fire detection measures in place. Upgrading is required to comply with Scottish Government standards, applicable from February 2022.

Any additional limits to inspection	For flats / maisonettes
	Only the subject flat and internal communal areas giving access to the flat were inspected.
	If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation.
	The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.
	An inspection for Japanese Knotweed was not carried out. This is a plant which is subject to control regulation, is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. It is therefore assumed that there is no Japanese Knotweed within the boundaries of the property or its neighbouring property. Identification of Japanese Knotweed is best undertaken by a specialist contractor.
	The property was fully furnished and had fitted floor coverings, therefore no detailed inspection was possible of the floors and accordingly, no comment can be made on their condition. Internal cupboards were generally filled with storage items. No access was available beneath sanitary or kitchen fittings.
	Windows and external doors were not all fully opened or tested.
	No access was available to any sub-floor areas.
	Access to the main roof void is via a hatch at 3.6 metres in height and was not therefore safely accessible.
	Some areas of roof pitch and the central roof gully were not inspectable from ground level.



#### 2. Condition

This section identifies problems and tells you about the urgency of any repairs by using one of the following three categories:

Category 3	Category 2	Category 1
	Repairs or replacement requiring future attention, but estimates are still advised.	

Structural movement	
Repair category	1
Notes	Slight structural movement was noted in places by uneven building lines and plaster cracks. There was no evidence of recent or continuing movement and this would appear to be due to longstanding settlement.

Dampness, rot and infestation	
Repair category	2
Notes	Above average damp readings were obtained to one or two areas of hard plastered lower wall lining including the utility room. A precautionary check of the property including roof void areas should be carried out by a reputable timber specialist contractor and estimates obtained for any required remedial works.

Chimney stacks	
Repair category	2
Notes	Some localised weathered sandstone/masonry will require future attention.

Roofing including roof space	
Repair category	2
Notes	The main roof appears to have been reslated in modern years and although only partly inspectable was in apparently good condition. The full extent of the condition of the main roof will require to be confirmed with the benefit of a roof void inspection which was not available to us. The roof over the single storey projection appears to require some patch repair and regular ongoing maintenance.

Rainwater fittings	
Repair category	1
Notes	Within the limitations of our inspection rainwater goods were seen to be free from significant defect.

Main walls	
Repair category	2
Notes	External masonry was in reasonable condition although some localised areas of weathered stone and mortar joints will require future attention.

Windows, external doors and joinery	
Repair category	2
Notes	Windows are single glazed and have suffered general wear and tear in places requiring a degree of overhaul work.

External decorations	
Repair category	1
Notes	Normal redecoration required to joinery and rainwater fittings.

Conservatories/porches	
Repair category	-
Notes	None.

Communal areas	
Repair category	-
Notes	None.

Garages and permanent outbuildings	
Repair category	2
Notes	The garage was noted to be damp in places and other defects require patch repair. A degree of overhaul work should be anticipated. The garage roof appears to have an asbestos content and should be handled by a competent contractor.

Outside areas and boundaries	
Repair category	2
Notes	Some masonry repairs are required to localised areas of boundary wall.
	Mature trees may require future professional maintenance.

Ceilings	
Repair category	1
Notes	Within the limitations of our inspection no significant defects were noted.

Internal walls	
Repair category	1
Notes	Some localised areas of cracked plaster were noted and some repair may be required at time of redecoration.

Floors including sub-floors	
Repair category	1
Notes	Due to fitted carpets and floor coverings no detailed inspection of floors was possible and accordingly no comment can be made on their condition.

Internal joinery and kitchen fittings	
Repair category	1
Notes	Within the limitations of our inspection no significant defects were noted.
	Some modernisation is required in places.

Chimney breasts and fireplaces	
Repair category	1
Notes	At least one gas fire was noted to be condemned. Blocked fireplaces were not inspectable, however, flues would require to be fully checked and swept prior to any reuse.

Internal decorations	
Repair category	1
Notes	Some redecoration required in places.

Cellars	
Repair category	-
Notes	None.

Electricity	
Repair category	2
Notes	The electrical installation has been at least partially modernised in places, however, some older style components were also noted including skirting mounted socket outlets which may not comply with current regulations and further future upgrading may be required.

Gas	
Repair category	1
Notes	In the interests of safety and in light of recent regulations it would be prudent to have all gas appliances checked by a Gas Safe registered contractor.

<b>F</b> Water, plumbing and bathroom fittings	
Repair category	2
Notes	Aspects of the plumbing and sanitary fittings are dated and should be checked and replaced as necessary by a reputable contractor.

Heating and hot water	
Repair category	2
Notes	The services and central heating system have not been checked or tested. These may be in working order, however, older style components were noted in places and the heating system is generally of an older style and less efficient than modern versions. Future upgrading should be anticipated.

Drainage	
Repair category	1
Notes	All foul and surface water drainage is assumed to be to the main public sewer. The system was not tested.

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

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

#### 4. Valuation and conveyancer issues

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

#### Matters for a solicitor or licensed conveyancer

The property is thought to be located within a Conservation Area. We have not confirmed if the property is a Listed Building.

Where defects or repairs have been identified within this report it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialist's or contractor's advice and estimates should 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.

#### Estimated reinstatement cost for insurance purposes

For Reinstatement Cost Assessment purposes, it is recommended that the subjects be insured for a sum of not less than £1,110,000 (ONE MILLION ONE HUNDRED AND TEN THOUSAND POUNDS STERLING).

This figure is the estimate of the cost of rebuilding the premises and bears no direct relationship to current market value.

#### Valuation and market comments

Having considered matters, taking account of our general observations on site, we are of the opinion that the Market Value of the subjects in their present condition and with the benefit of vacant possession may be fairly stated in the sum of £450,000 (FOUR HUNDRED AND FIFTY THOUSAND POUNDS STERLING).

Signed	Security Print Code [555381 = 6936 ] Electronically signed
Report author	Graeme F Stewart
Company name	J & E Shepherd
Address	22 Miller Road, Ayr, Ayrshire, KA7 2AY
Date of report	11th February 2022

## Mortgage Valuation Report



Property Address		
Address Seller's Name Date of Inspection	1 Park Circus, Ayr, KA7 2DH Ms J Noble 8th February 2022	
Property Details		
Property Type	X House       Bungalow       Purpose built maisonette       Converted maisonette         Purpose built flat       Converted flat       Tenement flat       Flat over non-residential use         Other (specify in General Remarks)	
Property Style	Detached       X       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, Yes X No e.g. local authority, military, police?		
Flats/Maisonettes only Approximate Year of	No. of units in block	
Tenure		
X Absolute Ownership	Leasehold     Ground rent £     Unexpired years	
Accommodation		
Number of Rooms	3       Living room(s)       4       Bedroom(s)       1       Kitchen(s)         3       Bathroom(s)       0       WC(s)       2       Other (Specify in General remarks)	
Gross Floor Area (excluding garages and outbuildings) 237 m <sup>2</sup> (Internal) m <sup>2</sup> (External) Residential Element (greater than 40%) X Yes No		
Garage / Parking /	Outbuildings	
X Single garage Available on site? Permanent outbuilding	Double garage       Parking space       No garage / garage space / parking space         X Yes       No         gs:       No	
Range of small brick	built outbuildings to rear.	

## Mortgage Valuation Report

Construction							
Walls	Brick	X Stone	Concrete	Timber frame	Other	r (specify in Gen	eral Remarks)
Roof	Tile	X Slate	Asphalt	Felt	Other	r (specify in Gen	eral Remarks)
Special Risks							
Has the property s	suffered stru	ctural movem	ent?			X Yes	No
If Yes, is this rece					XNo		
Is there evidence, immediate vicinity		eason to antic	ipate subsidence	, heave, landslip (	or flood in the	e Yes	X No
If Yes to any of th	e above, pro	vide details ir	General Remark	KS.			
Service Connec	ctions						
Based on visual ir of the supply in G			rices appear to be	e non-mains, plea	se comment o	on the type a	nd location
Drainage	X Mains	Private	None	Water	X Mains	Private	None
Electricity	X Mains	Private	None	Gas	X Mains	Private	None
Central Heating	X Yes	Partial	None				
Brief description of	of Central He	eating:					
Gas central heat	ting via radia	tors.					
Site							
				a a na si da a kais	f de carin tien		a na a ni na
Apparent legal iss	_	ives / access		amenities on separate		red service conn	
Ill-defined boundar			Itural land included wi		_	er (specify in Ger	
Location							
Residential suburb	X R	esidential within t	own / city 🗌 Mixe	ed residential / comme	ercial 🗌 Main	ly commercial	
Commuter village	R	emote village	Sola	ated rural property	Othe	er (specify in Ger	neral Remarks)
Planning Issues							
Has the property been extended / converted / altered?							
If Yes provide details in General Remarks.							
Roads							
Made up road	Unmade ro	ad Partly	/ completed new road	Pedestrian a	access only	X Adopted	Unadopted

## Mortgage Valuation Report

#### **General Remarks**

The subjects are located within an established area of mainly private residential property close to Ayr town centre and convenient for most amenities.

At the time of inspection the property was found to be in need of a degree of modernisation and upgrading in places.

The subjects are located within a Conservation Area.

#### **Essential Repairs**

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

# Mortgage Valuation Report

#### **Comment on Mortgageability**

The property forms suitable security for mortgage purposes subject to the specific lending criteria or mortgage provider.	f any
Valuations	
Market value in present condition	£ 450000
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)	£ 1110000
Is a reinspection necessary?	Yes X 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 [555381 = 6936 ] Electronically signed by:-
Surveyor's name	Graeme F Stewart
Professional qualifications	Dipsurv MRICS
Company name	J & E Shepherd
Address	22 Miller Road, Ayr, Ayrshire, KA7 2AY
Telephone	01292 267987
Fax	01292 611521
Report date	11th February 2022







**Property Address** 

AYR, KA7 2DH

1 Park Circus,

Seller(s)

Completion date of property questionnaire

Ray Noble

08-02-2022



#### 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?	45		
2.	Council tax			
	Which Council Tax band is your property in?	G		
3.	Parking			
	What are the arrangements for parking at your property?	Garage, driveway, permit		
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)?	Νο		
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		
6.	Alterations/additions/extensions			
a)	(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)? If you have answered yes, please describe below the changes which you have made:	No		
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work? If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking. If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:	-		
b)	Have you had replacement windows, doors, patio doors or double glazing installed in your property? If you have answered yes, please answer the three questions below:	No		
	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed): Please give any guarantees which you received for this work to your solicitor or estate agent.			



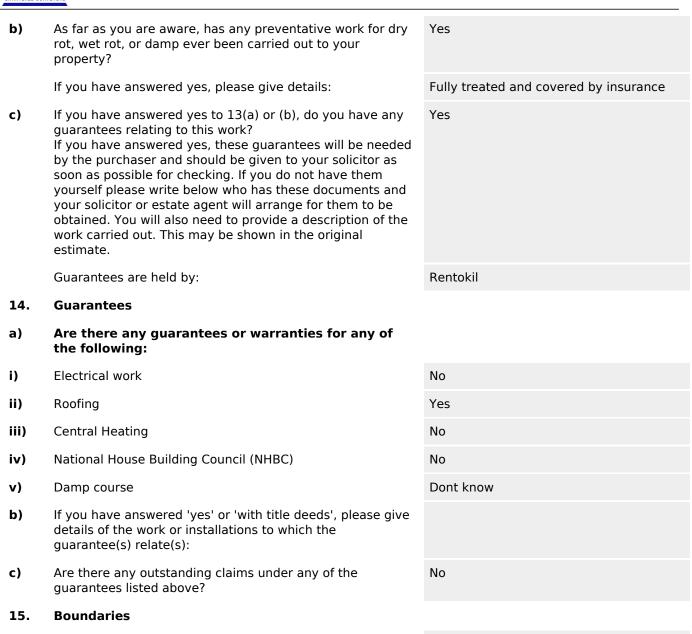
#### 7. Central heating

a)	Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property - the main living room, the bedroom(s), the hall and the bathroom).	Yes
	If you have answered yes or partial - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air). If you have answered yes, please answer the three questions below:	Gas-fired
	(i) When was your central heating system or partial central heating system installed?	Unknown
	(ii) Do you have a maintenance contract for the central heating system? If you have answered yes, please give details of the company with which you have a maintenance contract:	Yes
	(iii) When was your maintenance agreement last renewed? (Please provide the month and year).	Rolling Direct Debit for contract cover
8.	Energy Performance Certificate	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	No
9.	Issues that may have affected your property	
a)	Has there been any storm, flood, fire or other structural damage to your property while you have owned it?	No
	If you have answered yes, is the damage the subject of any outstanding?	-
b)	Are you aware of the existence of asbestos in your property?	No
10.	Please select which services are connected to your property	
a)	(i) Gas or Liquid Petroleum Gas	Yes
	If you have answered Yes, who is the supplier:	Scottish Gas
	(ii) Water Mains or Private Water Supply:	Mains Supply
	If you have answered Yes, who is the supplier:	Scottish Water
	(iii) Electricity:	Yes
	If you have answered Yes, who is the supplier:	Scottish Gas
	(iv) Mains Drainage:	Yes
	If you have answered Yes, who is the supplier:	Local Authority
	(v) Telephone:	Yes
	If you have answered Yes, who is the supplier:	ВТ
	(vi) Cable TV or Satellite:	No
	(vii) Broadband:	Yes

SHEPHERD CHARTERED SURVEYORS

	If you have answered Yes, who is the supplier:	BT
b)	Is there a septic tank system at your property?	No
	(i) Do you have appropriate consents for the discharge from your septic tank?	-
	(ii) Do you have a maintenance contract for your septic tank?	-
11.	Responsibilities for shared or common areas	
a)	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?	No
b)	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?	Not applicable
c)	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	Yes
d)	Do you have the right to walk over any of your neighbours property - for example to put out your rubbish bin or to maintain your boundaries?	No
e)	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?	No
f)	As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privatel-owned.)	No
12.	Charges associated with your property	
a)	Is there a factor or property manager for your property?	No
b)	Is there a common buildings insurance policy?	No
c)	Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.	N/A
13.	Specialist works	
a)	As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?	Yes
	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:	
	If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?:	We believe Dry Rot over 20 yrs ago covered by Insurance policy with Rentokil which is transferable. Only effected upstairs bathroom accessed via Kitchen

SHEPHERD



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

16.	Notices that affect your property In the past three years have you ever received a notice:	
a)	advising that the owner of a neighbouring property has made a planning application?	No
b)	that affects your property in some other way?	No
c)	that requires you to do any maintenance, repairs or improvements to your property?	Νο
	If you have answered yes to any of the 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	

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

the purchaser of your property.

 $\ensuremath{\mathsf{I}}\xspace$  I/We confirm that the information in this form is true and correct to the best of my/our knowledge and belief.

Signature(s)

Ray Noble

Date

SHEPHERD

08-02-2022

