YOUR ONESURVEY HOME REPORT

ADDRESS

6 Moorfield Road Cumnock KA18 1DY

PREPARED FOR

David McGirr

INSPECTION CARRIED OUT BY:



SELLING AGENT:

Corum - Ayr

HOME REPORT GENERATED BY:



Document Index

Document	Status	Prepared By	Prepared On
Index of Documents			
Single Survey	Final	Ayr - Allied Surveyors Scotland Plc	15/06/2022
Mortgage Certificate	Final	Ayr - Allied Surveyors Scotland Plc	15/06/2022
Property Questionnaire	Final	Mr. David McGirr	
EPC	File Uploaded	Ayr - Allied Surveyors Scotland Plc	15/06/2022

Important Notice:

This report has been prepared for the purposes and use of the person named on the report. In order to ensure that you have sight of a current and up to date copy of the Home Report it is essential that you visit www.onesurvey.org (free of charge) to download a copy personalised in your own name. This enables both Onesurvey and the Surveyor to verify that you have indeed had sight of the appropriate copy of the Home Report prior to your purchasing decision. This personalised report can then be presented to your legal and financial advisers to aid in the completion of your transaction. Failure to obtain a personalised copy may prevent the surveyor having any legal liability to you as they will be unable to determine that you have relied on this report prior to making an offer to purchase.

Neither the whole, nor any part of this report may be included in any published document, circular or statement, nor published in any way without the consent of Onesurvey Ltd. Only the appointed Chartered Surveyor can utilise the information contained herein for the purposes of providing a transcription report for mortgage/loan purposes.

PART 1

SINGLE SURVEY

A report on the condition of the property, with categories being rated from 1 to 3.



Single Survey

Survey report on:

Surveyor Reference	AE/1078
Customer	Mr. David McGirr
Selling address	6 Moorfield Road Cumnock KA18 1DY
Date of Inspection	14/06/2022
Prepared by	Mark Shanks, BSc MRICS Ayr - Allied Surveyors Scotland Plc

SINGLE SURVEY TERMS AND 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. ¹

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.

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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.

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

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 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 advisers without the prior written consent of the Surveyors.

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

1.6 INTELLECTUAL PROPERTY

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

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

In the case of cancellation or the inspection not proceeding, the Surveyor will refund any fees paid by the Seller for the inspection and Report, except for

expenses reasonably incurred and any fee due in light of the final paragraph of this section.

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

1.9 PRECEDENCE

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

1.10 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

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

- 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.

- 2.3.1 <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.
- 2.3.2 <u>Category 2</u>: 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 AND CONVEYANCER ISSUES

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

"Market Value" The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an

arm's-length transaction after proper marketing wherein 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 will not be inspected or reported on.

Description	A single storey detached bungalow.
Accommodation	On one floor - entrance vestibule, hall, living room, dining room, garden room, kitchen, utility room, pantry, store room, WC, shower room and three bedrooms.
Gross internal floor area (m2)	200 square metres approximately.
Neighbourhood and location	The property forms part of a private residential area with Local Authority residential properties nearby. Surrounding properties are of a similar age and type and they are conveniently located for most local services.
Age	130 years approximately.
Weather	Dry following a period of mixed weather.
Chimney stacks	Visually inspected with the aid of binoculars where required. There is one chimney stack of stone construction with lead apron flashing.
Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where required. Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally. Flat roofs have a limited life and depending on their age and quality of workmanship can fail at any time.

	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. Roofs are prone to water penetration during adverse weather but it is not always possible for surveyors to identify	
	this likelihood in good or dry weather. All roofs should be inspected and repaired by reputable tradesmen on an annual basis and especially after storms.	
	The roof is sloping of hipped roof style and over clad with slates. Valley gutters exist. These are lead lined. No access was gained to the roof space however it is assumed to be of conventional construction with timber trusses.	
	There is a flat roof over part of the kitchen, this appears to be felt clad.	
Rainwater fittings	Visually inspected with the aid of binoculars where required.	
	Gutters and downpipes are of cast iron and PVC design.	
	A lead lined parapet gutters exist at the store room/WC side projection. It appears to be lead lined.	
Main walls	Visually inspected with the aid of binoculars where required. Foundations and concealed parts were not exposed or inspected.	
	The main external walls are of solid sandstone design. Sub floor ventilation exists.	
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.	
	Entrance doors are of timber design and single glazed.	
	Windows are double glazed and are a combination of PVC framed, aluminium framed and timber framed velux style windows.	
External decorations	Visually inspected.	

	External timber details are nainted	
	External timber details are painted.	
Conservatories / porches	None.	
Communal areas	None.	
Garages and permanent outbuildings	None.	
Outside areas and boundaries	Visually inspected.	
	There are gardens to the front, side and rear of the property. Due to site topography there is a general slope from front to rear.	
	Outside areas are a combination of tarmac driveway, concrete slab paths and patios, lawn and borders.	
	Boundaries are of stone wall, brick wall, timber fence and hedge design.	
Ceilings	Visually inspected from floor level.	
	Ceilings throughout are of lath and plaster with plaster cornices and plasterboard design.	
Internal walls	Visually inspected from floor level.	
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.	
	Internal walls are plastered on hard and lined with plasterboard and lath and plaster.	
Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.	
	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.	
	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.	

	The floor to the kitchen, utility room, pantry, store room and WC is of solid construction. Floors elsewhere are of suspended timber design. All floors were fully covered.	
Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved.	
	Kitchen units were visually inspected excluding appliances.	
	Fitted units are installed to the kitchen with laminated door fronts and countertops. Other internal joinery is of timber design and painted or varnished.	
Chimney breasts and fireplaces	Visually inspected. No testing of the flues or fittings was carried out.	
	In the living room there is a gas fire within a stone fire surround. In the garden room there is a gas fire within a timber fire surround. In the store room there is a cast iron inset fire within a timber fire surround.	
	Chimney breasts are lined with the same materials as other internal walls.	
Internal decorations	Visually inspected.	
	Timber tongue and grooved boarding exists to some ceilings and walls. These are varnished or painted. Wood panels exist to some walls.	
	Tiling exists to parts of the kitchen walls. Laminate boarding lines the shower cubicle.	
	Other areas are papered and painted.	
Cellars	Visually inspected where there was safe and purpose-built access.	
	There is a cellar, accessed externally by way of a timber door leading from the garden. The cellar sits below the kitchen and utility room. It has a stone floor. Walls are plastered on hard and the ceiling is lined with lath and plaster. The central heating boiler is located in this area.	
Electricity	Accessible parts of the wiring were visually inspected without removing fittings.	
	No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services	

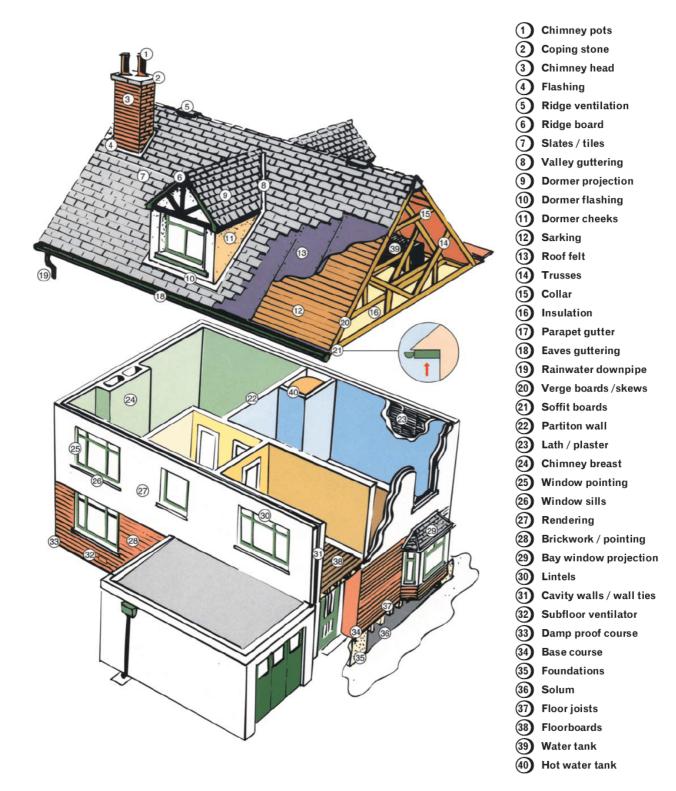
	to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the Surveyor will state that in the report and will not turn them on.	
	There is a mains electricity supply. The installation includes a fuse box. Visible wiring is a combination of PVC and older style corded wiring. The system includes 13 amp sockets and switch gear, some of which appears to be of dated style.	
Gas	Accessible parts of the system were visually inspected without removing fittings.	
	No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the Surveyor will state that in the report and will not turn them on.	
	There is a mains gas supply.	
Water, plumbing and bathroom fittings	Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.	
	No tests whatsoever were carried out to the system or appliances.	
	Concealed areas around baths and shower trays cannot be inspected however water spillage over a period of time can result in unexpected defects to hidden parts of the building fabric.	
	There is a mains water supply. Water pipework is copper and plastic. Sanitary fittings are white and including the following:-	
	Shower room - WC, wash hand basin and shower cubicle with mixer shower installed.	
	WC - WC.	
Heating and hot water	Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.	
	No tests whatsoever were carried out to the system or appliances.	
	There is a gas fired central heating system incorporating a	

	Vaillant Eco Tec condensing combination boiler and connected to hot water radiators throughout, some of which appear to be of older style.	
	The central heating boiler supplies the hot water.	
Drainage	Drainage covers etc were not lifted.	
	Neither drains nor drainage systems were tested.	
	Drainage is assumed to be to the main public system.	
Fire, smoke and burglar	Visually inspected.	
alarms	No tests whatsoever were carried out to the system or appliances.	
	The new Fire and Smoke Alarm Standard came in to force in February 2022. This new standard requires a smoke alarm to be installed in the room most frequently used for living purposes and in every circulation space on each floor. A heat alarm also needs to be installed in each kitchen. The alarms need to be ceiling mounted and interlinked. Where there is a carbon-fuelled appliance such as a boiler, open fire or wood burner a carbon monoxide detector is also required. The purchaser should satisfy themselves in this regard.	
	There is a burglar alarm in the property. This was not tested during the inspection.	
	There are smoke alarms in the property.	
Any additional limits to inspection	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. If it exists removal must be undertaken in a controlled manner by specialist contractors. This can prove to be expensive. Normal maintenance is not treated as a repair for the purposes of the Single Survey. When a category 1 rating is provided this means the property must continue to be maintained in the normal way. The external inspection was from ground level only.	

The property was unfurnished however the floors were covered. Fitted floor coverings limited the view of the flooring and only a limited inspection of the sub floor area was possible by way of access into the cellar.

No access was gained to the roof space due to the high ceiling height.

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 3 categories:

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

Structural movement		
Repair category:	1	
Notes:	The property displays evidence of minor localised movement in the form of slight cracking. During the inspection, however, we identified no evidence of any recent or progressive settlement and all movement is therefore considered to be entirely historic and commensurate with a building of this age and design. It is our opinion that the movement would have no adverse effect on future saleability. Gable strengthning ties appear to exist to the gable elevation. It is assumed this work was undertaken a number of years ago and supervised by a structural engineer. Any reports should be able to be transferred to the potential purchaser.	

Dampness, rot and infestation		
Repair category:	2	
Notes:	There is visible evidence of rot in the pantry.	
	Positive moisture readings were obtained in the property consistent with the effects of penetrating damp. This should be investigated further and treated as required.	
	Prior to pourchase, a timber and damp treatment specialist would be able to provide further advice.	

Chimney stacks

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:	2
Notes:	Worn stone work and pointing gaps were noted to the chimney stack. Current maintenance is therefore required.
	Chimney stacks require regular ongoing maintenance.

Roofing including roof space	
Repair category:	2
Notes:	No access was gained to the roof space.
	There are a number of loose, chipped and slipped slates. Current and ongoing maintenance should be anticipated.
	Due to the existence of penetrating damp, defects are considered likely to exist to the roofing over the store room, WC and pantry adjacent to the kitchen.
	The flat roof will require regualr proactive maintenance, to ensure it remains water tight.
	A competent roofing contractor would be able to fully inspect the roof internally and externally to provide a full report on the condition of the roof and to provide estimates for current repair requirements and the requirements for ongoing maintenance.

Rainwater fittings	
Repair category:	
Notes:	No significant defects were identified however cast iron rainwater goods require regular ongoing maintenance.

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.

Main walls	
Repair category:	2
Notes:	Worn stone work and pointing gaps were noted to the external walls. Current maintenance is therefore required.

Windows, external doors and joinery	
Repair category:	2
Notes:	Misting was noted to be affecting some double glazing, suggesting seals have blown. Repair or replacement is therefore required. There is also evidence of wear to handles and opening mechanisms. Due to the age of the windows, increasing maintenance to seals,
	catches and hinges should be anticipated.

External decorations	
Repair category:	1
Notes:	No significant defects were identified.

Conservatories / porches	
Repair category:	
Notes:	None.

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.

Communal areas	
Repair category:	
Notes:	None.

Garages and permanent outbuildings	
Repair category:	
Notes:	None.

Outside areas and boundaries	
Repair category:	2
Notes:	Dislodged stone work was noted to parts of the stone wall and pointing gaps were observed.
	Garden ground is considered to be overgrown.

Ceilings	
Repair category:	2
Notes:	Some cracks were noted to the lath and plaster ceiling and cornice details. Some of the cornice details are considered to be ornate therefore repair costs may be significant. While these may be capable of repair during the course of redecoration, care should be taken as plasterwork, particularly of this age and design, is liable to be brittle if disturbed.

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.

Internal walls	
Repair category:	
Notes:	No significant defects were identified.

Floors including sub-floors	
Repair category:	2
Notes:	The property would benefit from some renewal of floor coverings.

Internal joinery and kitchen fittings	
Repair category:	2
Notes:	The kitchen units are considered to be of dated style and show evidence of general wear.
	Marks noted to other internal joinery are consistent with the effects or normal use.

Chimney breasts and fireplaces	
Repair category:	1
Notes:	When tested with a hand held damp meter there was no evidence of dampness to the chimney breast.

Internal decorations

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:	2
Notes:	The property would benefit from redecoration.

Cellars	
Repair category:	2
Notes:	Damage was noted to ceiling and wall plaster and dampness was noted to cellar walls.

Electricity	
Repair category:	2
Notes:	Aspects of the installation appear dated. An NIC/EIC registered contractor would be able to provide further advice including the costs for upgrading the system to comply with current safety standards.

Gas	
Repair category:	
Notes:	Industry best practice directives suggest annual checks are desirable. Current test certification should be exhibited.

Water, plumbing and bathroom fittings	
Repair category:	

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.	Slight wear was noted to the shower cubicle sealant. Over time this can lead to leaks developing which can remain undiscovered for some time.
--------	---

Heating and hot	Heating and hot water			
Repair category:	2			
Notes:	Aspects of the central heating system including the radiators are considered to be dated. However it is assumed the central heating system has been annually maintained. This should be able to be confirmed by the potential purchaser.			
	It is considered good practice to have a central heating system annually serviced to ensure that it operates efficiently and safely. Current test certification should be exhibited.			

Drainage	
Repair category:	
Notes:	Drainage is by gravity feed to the Local Authority sewer. Drainage covers were not lifted nor were any tests undertaken on the system.

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.

Set out below is a summary of the condition of the property which is provided for reference only. You should refer to the comments above 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	
Outside areas and boundaries	2
Ceilings	2
Internal walls	1
Floors including sub-floors	2
Internal joinery and kitchen fittings	2
Chimney breasts and fireplaces	1
Internal decorations	2
Cellars	2
Electricity	2
Gas	1
Water, plumbing and bathroom fittings	1
Heating and hot water	2
Drainage	1

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.

<u>Unrestricted parking within 25 metres:</u> 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 coinoperated machines.

1. Which floor(s) is the living accommodation on?	Ground
2. Are there three steps or fewer to a main entrance door of the property?	[x]YES []NO
3. Is there a lift to the main entrance door of the property?	[]YES [x]NO
4. Are all door openings greater than 750mm?	[]YES [x]NO
5. Is there a toilet on the same level as the living room and kitchen?	[x]YES []NO
6. Is there a toilet on the same level as a bedroom?	[x]YES []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?	[x]YES []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 re-instatement cost for insurance purposes.

Matters for a solicitor or licensed conveyancer

Where items of maintenance or repair have been identified, the purchaser should satisfy themselves as to the costs and implications of these issues prior to making an offer to purchase.

Moorfield Road is a fully made up road which it is assumed has been adopted for maintenance by the Local Authority. It is assumed that there is free and unrestricted legal access to the property from the public road and that the existing physical boundaries coincide with the title description.

The property forms part of an area with a history of coal mining. This report assumes a satisfactory Coal Authority report is obtained.

It appears structural engineering works have been undertaken to the gable elevation. All reports in respect of this work should be transferred to the potential purchaser.

It is assumed that the property and its value are unaffected by any matters which would or should be revealed to a completing Solicitor by a local search/replies to usual enquiries or by any statutory notice or planning proposal.

Estimated re-instatement cost (£) for insurance purposes

560,000

Five Hundred and Sixty Thousand Pounds

Valuation (£) and market comments

250,000

Following a return in confidence to the market, properties are now generally selling well providing mortgage finance remains available and they are realistically priced.

We value the property vacant and in its present condition at the capital sum of Two Hundred and Fifty Thousand Pounds.

Report author: Mark Shanks, BSc MRICS		
Company name:	Ayr - Allied Surveyors Scotland Plc	
Address:	3 Alloway Street Ayr	

	KA7 1SP
Signed:	Electronically Signed: 208823-09401549-D9C0
Date of report:	15/06/2022

P A R T 2.

MORTGAGE VALUATION REPORT

Includes a market valuation of the property.





		Mort	tgage Val	uation Re	port		
Property:	6 Moorfield Road Client: Mr. David McGirr Cumnock						
	KA18 1DY		Tenure: Ownership				
Date of Inspection:	14/06/2022		Reference:	AE/1078			
purpose of this for mortgage p should not rely Your attention service provide accordance with named client ocontents. Neith	s been prepared a report is to summ urposes. The dec on this report in a is drawn to the ac ed. This report sho th RICS Valuation r their nominated her the whole or a ting from the surv	narise the Single vision as to wheth making your deci diditional commer ould be read in co n – Global Standa lender. No respo ny part of this rep	Survey for the poner mortgage fination to purchase of the elsewhere with the onjunction with the elsewhere with the elsewhere sold this reponsibility is acception.	urpose of advising ance will be provide but consider all white the report when Single Survey port is for the useful to any third parts.	ng your lender or ided is entirely a the documents phich set out the earth to worth for the party to worth for the who	n the suitability of matter for the ler provided in the Hoxtent and limitations (with MVF whom it is addressle or any part of the	f the property nder. You ome Report. ons of the R). In ssed or their the reports
1.0	LOCATION						
The property forms part of a private residential area with Local Authority residential properties nearby. Surrounding properties are of a similar age and type and they are conveniently located for most local services.							
2.0	DESCRIPTIO	DESCRIPTION 2.1 Age: 130 years approximately.					
A single store	y detached bun	galow.					
3.0	CONSTRUCT	CONSTRUCTION					
	sandstone. I timber framed s solid part susper						
4.0	ACCOMMODATION						
	entrance vestiboom and three b		room, dining roo	om, garden roo	m, kitchen, utilit	ty room, pantry,	store room,
5.0	SERVICES (No tests have been applied to any of the services)						
Water:	Mains	Electricity:	Mains	Gas:	Mains	Drainage:	Mains
Central Heat	ing:	Gas fired serv	ring panel radiat	tors			
6.0	OUTBUILDIN	GS					
Garage:	None.						

Others:		None.
7.0	of any woodw The report ca defects, partic Where defect accurate estir	ONDITION - A building survey has not been carried out, nor has any inspection been made tork, services or other parts of the property which were covered, unexposed or inaccessible. Innot therefore confirm that such parts of the property are free from defect. Failure to rectify cularly involving water penetration may result in further and more serious defects arising. It is exist and where remedial work is necessary, prospective purchasers are advised to seek mates and costings from appropriate Contractors or Specialists before proceeding with the nerally we will not test or report on boundary walls, fences, outbuildings, radon gas or site in the nerally we will not test or report on boundary walls, fences, outbuildings, radon gas or site in the nerally we will not test or report on boundary walls, fences, outbuildings, radon gas or site in the nerally we will not test or report on boundary walls, fences, outbuildings, radon gas or site in the nerally walls, fences, outbuildings, radon gas or site in the nerally walls, fences, outbuildings, radon gas or site in the nerally walls, fences, outbuildings, radon gas or site in the nerally walls, fences, outbuildings, radon gas or site in the nerally walls, fences, outbuildings, radon gas or site in the nerally walls, fences, outbuildings, radon gas or site in the nerally walls.

In general terms the property requires a degree of repair, maintenance and upgrading. Points noted in the course of the inspection are considered to be capable of remedy in the course of a general upgrade of the property and to be commensurate with a property of this age and type.

There is evidence of past movement seen in the form of cracking at the external walls. The movement appears longstanding and there is no obvious evidence of recent deterioration.

There is visible evidence of gable strengthening with tie bars visible to the gable elevation.

Pointing gaps were noted to the chimney stack and to parts of the external wall. Efflorescence staining was noted to stone work.

There are a number of loose, chipped and slipped slates. Current maintenance is therefore required. No access was gained to the roof space.

The flat roof will require regualr proactive maintenance, to ensure it remains water tight.

Aspects of the electrical system appear dated. It would be prudent therefore to have the installation inspected and upgraded where necessary.

Aspects of the internal decoration and floor coverings are considered to be dated.

A number of cracks were noted to lath and plaster ceiling and cornice details. While these may be capable of repair during the course of redecoration, care should be taken as plasterwork, particularly of this age and design, is liable to be brittle if disturbed.

Cast iron rainwater goods will require regular ongoing maintenance.

8.0 ESSENTIAL REPAIR WORK (as a condition of any mortgage or, to preserve the condition of the property)

There is visible evidence of rot and positive moisture readings were obtained to the pantry, store room and WC. Prior to purchase, we strongly recommend that a more detailed and comprehensive timber/damp report is obtained to determine the full extent of any damp/decay and infestation together with the cost of eradication.

At the time of the inspecting the property no specialist report had been seen and estimates have been made in arriving at our opinion of value. There is therefore right reserved to alter our stated opinion of value upon sight of any relevant specialist reports seen prior to purchase.

8.1 Retention recommended:		n /a					
9.0	ROADS &FOOTPATHS						
Made up and	adopted.						
10.0	BUILDINGS INSURANCE (£):	560,000 GROSS EXTERNAL 225 Square metres					
	This figure is an opinion of an appropriate sum for which the property and substantial outbuildings should be insured against total destruction on a re-instatement basis assuming reconstruction of the property in its existing design and materials. Furnishings and fittings have not been included. No allowance has been included for inflation during the insurance period or during re-construction and no allowance has been made for VAT, other than on professional fees. Further discussions with your insurers is advised.						
11.0	GENERAL REMARKS						

Where items of maintenance or repair have been identified, the purchaser should satisfy themselves as to the costs and implications of these issues prior to making an offer to purchase.

Moorfield Road is a fully made up road which it is assumed has been adopted for maintenance by the Local Authority. It is assumed that there is free and unrestricted legal access to the property from the public road and that the existing physical boundaries coincide with the title description.

The property forms part of an area with a history of coal mining. This report assumes a satisfactory Coal Authority report is obtained.

It appears structural engineering works have been undertaken to the gable elevation. All reports in respect of this work should be transferred to the potential purchaser.

It is assumed that the property and its value are unaffected by any matters which would or should be revealed to a completing Solicitor by a local search/replies to usual enquiries or by any statutory notice or planning proposal.

		<u> </u>	<u> </u>			
12.0	VALUATION On the assumption of vacant possession and that the property is unaffected by any adverse planning proposals, onerous burdens, title restrictions or servitude rights. It is assumed that all necessary Local Authority consents, which may have been required, have been sought and obtained. No investigation of any contamination on, under or within the property has been made as we consider such matters to be outwith the scope of this report. All property built prior to the year 2000 may contain asbestos in one or more of its components or fittings. It is impossible to identify without a test. It is beyond the scope of this inspection to test for asbestos and future occupants should be advised that if they have any concerns then they should ask for a specialist to undertake appropriate tests.					
12.1	Market Value in present condition (£):		250,000	Two Hundred and Fifty Thousand Pounds		
12.2	Market Value on completion of essential works (£):		n/a	n/a		
12.3	Suitable security for normal mortgage purposes?		Yes			
12.4	Date of Valuation:		14/06/2022			
Signature: Electronically		Signed: 208823-09401549-D9C0				
Surveyor:	Mark Shanks		BSc MRICS		Date:	15/06/2022
Ayr - Allied Surveyors Scotland Plc						
Office:	3 Alloway Street Ayr KA7 1SP			Tel: 01292 260 509 Fax: email: ayr@alliedsurveyorsscotland.com		

P A R T 3 .

ENERGY REPORT

A report on the energy efficiency of the property.



energy report

energy report on:

Property address	6 Moorfield Road Cumnock KA18 1DY
Customer	Mr. David McGirr
Customer address	6 Moorfield Road Cumnock KA18 1DY
Prepared by	Mark Shanks, BSc MRICS Ayr - Allied Surveyors Scotland Plc

Energy Performance Certificate (EPC)

Dwellings

Scotland

6 MOORFIELD ROAD, CUMNOCK, KA18 1DY

Dwelling type: Detached bungalow
Date of assessment: 14 June 2022
Date of certificate: 15 June 2022

Total floor area: 200 m²

Primary Energy Indicator: 442 kWh/m²/year

Reference number: 6500-2649-0822-4295-1623 **Type of assessment:** RdSAP, existing dwelling

Approved Organisation: Elmhurst

Main heating and fuel: Boiler and radiators, mains

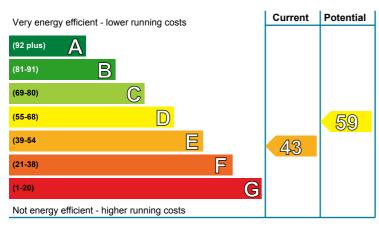
gas

You can use this document to:

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

Estimated energy costs for your home for 3 years*	£8,556	See your recommendations
Over 3 years you could save*	£1,698	report for more information

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

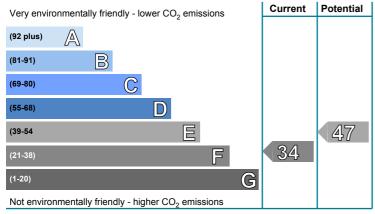


Energy Efficiency Rating

This graph shows the current efficiency of your home, taking into account both energy efficiency and fuel costs. The higher this rating, the lower your fuel bills are likely to be.

Your current rating is **band E (43)**. The average rating for EPCs in Scotland is **band D (61)**.

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



Environmental Impact (CO₂) Rating

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

Your current rating is **band F (34)**. 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 Internal or external wall insulation	£4,000 - £14,000	£789.00
2 Floor insulation (suspended floor)	£800 - £1,200	£411.00
3 Low energy lighting	£120	£246.00

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

To find out more about the recommended measures and other actions you could take today to stop wasting energy and money, visit greenerscotland.org or contact Home Energy Scotland on 0808 808 2282.

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

Summary of the energy performance related features of this home

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

Element	Description	Energy Efficiency	Environmental
Walls	Sandstone or limestone, as built, no insulation (assumed)	***	***
Roof	Pitched, no insulation (assumed)	****	***
Floor	Suspended, no insulation (assumed)	_	_
Windows	Fully double glazed	***	★★★☆☆
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	★★★★ ☆	★★★ ☆
Lighting	Low energy lighting in 23% of fixed outlets	***	***

The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO₂ emissions, running costs and the savings possible from making improvements.

The impact of your home on the environment

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

The calculated emissions for your home are 78 kg CO₂/m²/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 16 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 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	£7,626 over 3 years	£6,204 over 3 years	
Hot water	£297 over 3 years	£297 over 3 years	You could
Lighting	£633 over 3 years	£357 over 3 years	save £1,698
Total	£8,556	£6,858	over 3 years

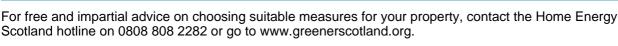
These figures show how much the average household would spend in this property for heating, lighting and hot water. This excludes energy use for running appliances such as TVs, computers and cookers, and the benefits of any electricity generated by this home (for example, from photovoltaic panels). The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

Recommended measures		Indicative cost	Typical saving		Rating after improvement		
		Indicative cost	per year	Energy	Environment		
1	Internal or external wall insulation	£4,000 - £14,000	£263	E 48	F 38		
2	Floor insulation (suspended floor)	£800 - £1,200	£137	E 51	E 41		
3	Low energy lighting for all fixed outlets	£120	£82	E 52	E 41		
4	Upgrade heating controls	£350 - £450	£84	E 54	E 43		
5	Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£320	D 59	E 47		

Choosing the right improvement package





About the recommended measures to improve your home's performance rating

This section offers additional information and advice on the recommended improvement measures for your home

1 Internal or external wall insulation

Internal or external wall insulation involves adding a layer of insulation to either the inside or the outside surface of the external walls, which reduces heat loss and lowers fuel bills. As it is more expensive than cavity wall insulation it is only recommended for walls without a cavity, or where for technical reasons a cavity cannot be filled. Internal insulation, known as dry-lining, is where a layer of insulation is fixed to the inside surface of external walls; this type of insulation is best applied when rooms require redecorating. External solid wall insulation is the application of an insulant and a weather-protective finish to the outside of the wall. This may improve the look of the home, particularly where existing brickwork or rendering is poor, and will provide long-lasting weather protection. Further information can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). It should be noted that a building warrant is required for the installation of external wall insulation. Planning permission may also be required and that building regulations apply to external insulation so it is best to check with your local authority on both issues.

2 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.

3 Low energy lighting

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

4 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.

5 Solar photovoltaic (PV) panels

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

Low and zero carbon energy sources

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

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

Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	53,075	(17,938)	N/A	(7,606)
Water heating (kWh per year)	2,347			

Addendum

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

About this document

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

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

Assessor's name: Mr. Mark Shanks Assessor membership number: EES/013671

Company name/trading name: Allied Surveyors Scotland Plc

Address: 3 Alloway Street

Ayr

KA7 1SP Phone number: 01292 260509

Email address: ayr@alliedsurveyors.com

Related party disclosure: No related party

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

Use of this energy performance information

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

Advice and support to improve this property

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

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
ELINDED BY THE SCOTTISH GOVERNMENT



P A R T 4.

PROPERTY QUESTIONNAIRE

The owner of the property is required to complete this document which asks for information on the property such as 'Which council tax band?' etc.



Property Address	6 Moorfield Road Cumnock KA18 1DY
Seller(s)	David McGirr
Completion date of property questionnaire	

Note for sellers

1.	Length of ownership		
	How long have you owned the 54 y ears	property?	
2.	Council tax		
	Which Council Tax band is you []A[]B[]C[]D[x]E[]F[]G[]		
3.	Parking		
	What are the arrangements for parking at your property? (Please tick all that apply)		
	Garage	[]	
	Allocated parking space	[]	
	Driveway	[x]	
	Shared parking	[]	
	On street	[]	
	Resident permit	[]	
	Metered parking	[]	
	Other (please specify):		

Conservation area		

4.		
	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 [x]NO []Don't know
5.	Listed buildings	
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	[]YES [x]NO
6.	Alterations/additions/extensions	
а	(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?	[]YES [x]NO
	If you have answered yes, please describe below the changes which you have made:	
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	[]YES[]NO
	If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.	
	If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:	
b	Have you had replacement windows, doors, patio doors or double glazing installed in your property	[x]YES []NO
	If you have answered yes, please answer the three questions below:	
	(i) Were the replacements the same shape and type as the ones you replaced?	[x]YES []NO
	(ii) Did this work involve any changes to the window or door openings?	[]YES [x]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	
а	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).	[x]YES []NO []Partial
	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).	
	gas	
	If you have answered yes, please answer the three questions below:	
	(i) When was your central heating system or partial central heating system installed?	
	Boiler 2016 - radiator 1968	
	(ii) Do you have a maintenance contract for the central heating system?	[]YES [x]NO
	If you have answered yes, please give details of the company with which you have a maintenance contract	
	(iii) When was your maintenance agreement last renewed? (Please provide the month and year).	
8.	Energy Performance Certificate	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	[x]YES []NO
9.	Issues that may have affected your property	
а	Has there been any storm, flood, fire or other structural damage to your property while you have owned it?	[]YES [x]NO
	If you have answered yes, is the damage the subject of any outstanding insurance claim?	[]YES[]NO
b	Are you aware of the existence of asbestos in your property?	[]YES [x]NO []Don't know
	If you have answered yes, please give details:	
10.	Services	
а	Please tick which services are connected to your property and gi supplier:	ive details of the

	Services	Connected	Supplier
	Gas or liquid petroleum gas	Υ	
	Water mains or private water supply	Υ	
	Electricity	Υ	
	Mains drainage	Υ	
	Telephone	N	
	Cable TV or satellite	N	
	Broadband	N	
b	Is there a septic tank system at your property?		[]YES [x]NO
	If you have answered yes, please answer the two	o questions	
	(i) Do you have appropriate consents for the discharge from your septic tank?		[]YES []NO []Don't know
	(ii) Do you have a maintenance contract for your septic tank?		[]YES[]NO
	If you have answered yes, please give details of the company with which you have a maintenance contract:		
11.	Responsibilities for shared or common areas		
а	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? If you have answered yes, please give details:		[x]YES []NO
	The fence on the left and bottom of the property was originally shared with the council. We replaced it in 1990 with the council sharing costs.		[]Don't know
b	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas? If you have answered yes, please give details:		[]YES [x]NO []N/A
С	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?		[]YES [x]NO
d	Do you have the right to walk over any of your neighbours' property- for example to put out your rubbish bin or to maintain your boundaries? If you have answered yes, please give details:		[]YES [x]NO

е	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries? If you have answered yes, please give details:	[]YES [x]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 privatelyowned.) If you have answered yes, please give details:	[]YES [x]NO	
12.	Charges associated with your property		
а	Is there a factor or property manager for your property? If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	[]YES [x]NO	
b	Is there a common buildings insurance policy?	[]YES [x]NO []Don't know	
	If you have answered yes, is the cost of the insurance included in your monthly/annual factors charges?		
С	Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.		
13.	Specialist works		
а	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 [x]NO	
	If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property.		
b	As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?	[]YES [x]NO	
	If you have answered yes, please give details:		
С	If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?	[]YES[]NO	
	If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may		

be shown in the original estimate. Guarantees are held by:

14.	Guarantees		
а	Are there any guarantees or warranties for any of the following:		
(i)	Electrical work	[x]NO []YES []Don't know []With title deeds []Lost	
(ii)	Roofing	[x]NO []YES []Don't know []With title deeds []Lost	
(iii)	Central heating	[x]NO []YES []Don't know []With title deeds []Lost	
(iv)	National House Building Council(NHBC)	[x]NO []YES []Don't know []With title deeds []Lost	
(v)	Damp course	[x]NO []YES []Don't know []With title deeds []Lost	
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	[x]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):		
С	Are there any outstanding claims under any of the guarantees listed above?	[]YES [x]NO	
	If you have answered yes, please give details:		

15.	Boundaries	
	So far as you are aware, has any boundary of your property been moved in the last 10 years?	[]YES [x]NO []Don't know
	If you have answered yes, please give details:	
16.	Notices that affect your property	
In the past three years have you ever received a notice:		
	advising that the owner of a neighbouring property has made a	[]YES [x]NO

b	that affects your property in some other way?	[]YES [x]NO
С	that requires you to do any maintenance, repairs or improvements to your property?	
	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.				
Signature(s):	David McGirr			
Capacity:	[x]Owner []Legally Appointed Agent for Owner			
Date:	14/06/2022			