

**3 MOSSPARK  
NORTH CONNEL  
PA37 1TD**



# Home Report

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# Energy Performance Certificate



# Energy Performance Certificate

## Address of dwelling and other details


3 Mosspark  
NORTH CONNEL  
Oban  
PA37 1TD

Dwelling type: Detached bungalow  
Name of approved organisation: RICS  
Membership number: RICS061052  
Date of certificate: 19 May 2011  
Reference number: 9029-1015-8205-9249-9900  
Type of assessment: RdSAP, existing dwelling  
Total floor area: 145 m<sup>2</sup>  
Main type of heating and fuel: Electric storage heaters

## This dwelling's performance ratings

This dwelling has been assessed using the RdSAP 2009 methodology. Its performance is rated in terms of the energy use per square metre of floor area, energy efficiency based on fuel costs and environmental impact based on carbon dioxide (CO<sub>2</sub>) emissions. CO<sub>2</sub> is a greenhouse gas that contributes to climate change.

### Energy Efficiency Rating

	Current	Potential
Very energy efficient - lower running costs		
(92 plus) <b>A</b>		
(81-91) <b>B</b>		
(69-80) <b>C</b>		
(55-68) <b>D</b>	<b>58</b>	<b>59</b>
(39-54) <b>E</b>		
(21-38) <b>F</b>		
(1-20) <b>G</b>		
Not energy efficient - higher running costs		
<b>Scotland</b>	EU Directive 2002/91/EC	

The energy efficiency rating is a measure of the overall efficiency of a home. The higher the rating the more energy efficient the home is and the lower the fuel bills are likely to be.

Approximate current energy use per square metre of floor area: 346 kWh/m<sup>2</sup> per year

Approximate current CO<sub>2</sub> emissions: 61 kg/m<sup>2</sup> per year


### Cost effective improvements

Below is a list of lower cost measures that will raise the energy performance of the dwelling to the potential indicated in the tables above.

1 Low energy lighting for all fixed outlets

*A full energy report is appended to this certificate*

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

	Current	Potential
Very environmentally friendly - lower CO <sub>2</sub> emissions		
(92 plus) <b>A</b>		
(81-91) <b>B</b>		
(69-80) <b>C</b>		
(55-68) <b>D</b>		
(39-54) <b>E</b>	<b>41</b>	<b>42</b>
(21-38) <b>F</b>		
(1-20) <b>G</b>		
Not environmentally friendly - higher CO <sub>2</sub> emissions		
<b>Scotland</b>	EU Directive 2002/91/EC	

The environmental impact rating is a measure of a home's impact on the environment in terms of carbon dioxide (CO<sub>2</sub>) emissions. The higher the rating the less impact it has on the environment.



Remember to look for the energy saving recommended logo when buying energy-efficient products. It's a quick and easy way to identify the most energy-efficient products on the market.

Information from this EPC may be given to the Energy Saving Trust to provide advice to householders on financial help available to improve home energy efficiency.

**N.B. THIS CERTIFICATE MUST BE AFFIXED TO THE DWELLING AND NOT BE REMOVED UNLESS IT IS REPLACED WITH AN UPDATED VERSION**

## Energy Report



The Energy Performance Certificate and Energy Report for this dwelling were produced following an energy assessment undertaken by a member of RICS. This is an organisation which has been approved by the Scottish Ministers. The certificate has been produced under the Building (Scotland) Amendment Regulations 2006 and a copy of the certificate and this energy report have been lodged on a national register.

Assessor's name: John H Miller  
Company name/trading name: D M Hall  
Address: The Oban Times Building, Corran  
Esplanade, Oban, PA34 5PX  
Phone number: 01631 564 225  
Fax number: 01631 562 373  
E-mail address: john.miller@dmhall.co.uk  
Related party disclosure: No related party

### Estimated energy use, carbon dioxide (CO<sub>2</sub>) emissions and fuel costs of this home

	Current	Potential
Energy use	346 kWh/m <sup>2</sup> per year	341 kWh/m <sup>2</sup> per year
Carbon dioxide emissions	8.9 tonnes per year	8.8 tonnes per year
Lighting	£124 per year	£62 per year
Heating	£870 per year	£885 per year
Hot water	£291 per year	£291 per year

The figures in the table above have been provided to enable prospective buyers and tenants to compare the fuel costs and carbon emissions of one home with another. To enable this comparison the figures have been calculated using standardised running conditions (heating periods, room temperatures, etc.) that are the same for all homes, consequently they are unlikely to match an occupier's actual fuel bills and carbon emissions in practice. The figures do not include the impacts of the fuels used for cooking or running appliances, such as TV, fridge etc.; nor do they reflect the costs associated with service, maintenance or safety inspections. Always check the certificate date because fuel prices can change over time and energy saving recommendations will evolve.

### About the building's performance ratings

The ratings on the certificate provide a measure of the building's overall energy efficiency and its environmental impact, calculated in accordance with a national methodology that takes into account factors such as insulation, heating and hot water systems, ventilation and fuels used.

Not all buildings are used in the same way, so energy ratings use 'standard occupancy' assumptions which may be different from the specific way you use your home.

Buildings that are more energy efficient use less energy, save money and help protect the environment. A building with a rating of 100 would cost almost nothing to heat and light and would cause almost no carbon emissions. The potential ratings in the certificate describe how close this building could get to 100 if all the cost effective recommended improvements were implemented.

### About the impact of buildings on the environment

One of the biggest contributors to global warming is carbon dioxide. The way we use energy in buildings causes emissions of carbon. The energy we use for heating, lighting and power in homes produces over a quarter of the UK's carbon dioxide emissions and other buildings produce a further one-sixth.

The average household causes about 6 tonnes of carbon dioxide every year. Adopting the recommendations in this report can reduce emissions and protect the environment. You could reduce emissions even more by switching to renewable energy sources. In addition there are many simple everyday measures that will save money, improve comfort and reduce the impact on the environment. Some examples are given at the end of this report.

### Summary of this home's energy performance related features

The table below gives an assessment of the key individual elements that have an impact on this home's energy and environmental performance. 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 physical condition of any element. '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	Current performance	
		Energy Efficiency	Environmental
Walls	Timber frame, as built, insulated (assumed)	★★★★☆	★★★★☆
Roof	Pitched, 250 mm loft insulation	★★★★☆	★★★★☆
Floor	Suspended, insulated	-	-
Windows	Fully double glazed	★★★☆☆	★★★☆☆
Main heating	Electric storage heaters	★★★☆☆	★☆☆☆☆
Main heating controls	Automatic charge control	★★★☆☆	★★★☆☆
Secondary heating	Room heaters, electric	-	-
Hot water	Electric immersion, off-peak	★☆☆☆☆	★☆☆☆☆
Lighting	No low energy lighting	★☆☆☆☆	★☆☆☆☆
Current energy efficiency rating		D 58	
Current environmental impact (CO <sub>2</sub> ) rating		E 41	

### Low and zero carbon energy sources

These are sources of energy (producing or providing electricity or hot water) which emit little or no carbon dioxide into the atmosphere. There are none applicable to this home.

### Renewable Heat Incentive

You could receive 20 years of 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 to 150 mm and cavity walls filled. The energy required for space and water heating shown below would form the basis of the payments. The Department of Energy and Climate Change has up-to date information on technologies supported and the support levels at [www.decc.gov.uk/rhi](http://www.decc.gov.uk/rhi).

This dwelling: Loft insulation 150 mm or more, Cavity walls not present

Heat demand for RHI	Existing dwelling	With loft insulation only	With cavity insulation only	With loft and cavity insulation
Space heating (kWh per year)	14629	-	-	-
Water heating (kWh per year)	2412			

### Recommended measures to improve this home's energy performance

The measures below are cost effective. The performance ratings after improvement listed below are cumulative, that is they assume the improvements have been installed in the order that they appear in the table. However you should check the conditions in any covenants, warranties or sale contracts, and whether any legal permissions are required such as a building warrant, planning consent or listed building restrictions. The indicative costs are representative for most properties but may not apply in a particular case.

Lower cost measures	Indicative cost	Typical savings per year	Ratings after improvement	
			Energy efficiency	Environmental impact
1 Low energy lighting for all fixed outlets	£35	£46	D 59	E 42
Total		£46		

Potential energy efficiency rating **D 59**

Potential environmental impact (CO<sub>2</sub>) rating **E 42**

### Further measures to achieve even higher standards

The further measures listed below should be considered in addition to those already specified if aiming for the highest possible standards for this home. Some of these measures may be cost-effective when other building work is being carried out such as an alteration, extension or repair. Also they may become cost-effective in the future depending on changes in technology costs and fuel prices. However you should check the conditions in any covenants, warranties or sale contracts, and whether any legal permissions are required such as a building warrant, planning consent or listed building restrictions. The indicative costs are representative for most properties but may not apply in a particular case.

2 Solar water heating	£4,000 - £6,000	£126	D 63	E 44
3 Solar photovoltaic panels, 2.5 kWp	£11,000 - £20,000	£207	C 70	E 49
4 Wind turbine	£1,500 - £4,000	£74	C 73	E 51

Enhanced energy efficiency rating **C 73**

Enhanced environmental impact (CO<sub>2</sub>) rating **E 51**

Improvements to the energy efficiency and environmental impact ratings will usually be in step with each other. However, they can sometimes diverge because reduced energy costs are not always accompanied by a reduction in carbon dioxide (CO<sub>2</sub>) emissions.

## About the cost effective measures to improve this home's performance ratings

If you are a tenant, before undertaking any work you should check the terms of your lease and obtain approval from your landlord if the lease either requires it, or makes no express provision for such work.

### Lower cost measures

These measures are relatively inexpensive to install and are worth tackling first. The indicative costs of measures included earlier in this EPC include the costs of professional installation in most cases. Some of them may be installed as DIY projects. DIY is not always straightforward, and sometimes there are health and safety risks, so take advice before carrying out DIY improvements.

#### 1 Low energy lighting

Replacement of traditional light bulbs with energy saving recommended ones will reduce lighting costs over the lifetime of the bulb, and they last up to 12 times longer than ordinary light bulbs. Also consider selecting low energy light fittings when redecorating; contact the Lighting Association for your nearest stockist of Domestic Energy Efficient Lighting Scheme fittings.

## About the further measures to achieve even higher standards

Further measures that could deliver even higher standards for this home. You should check the conditions in any covenants, planning conditions, warranties or sale contracts before undertaking any of these measures. If you are a tenant, before undertaking any work you should check the terms of your lease and obtain approval from your landlord if the lease either requires it, or makes no express provision for such work.

#### 2 Solar water heating

A solar water heating panel, usually fixed to the roof, uses the sun to pre-heat the hot water supply. This will significantly reduce the demand on the heating system to provide hot water and hence save fuel and money. Building regulations may apply to this work. You could be eligible for Renewable Heat Incentive payments which could appreciably increase the savings beyond those shown on your EPC, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at [www.microgenerationcertification.org](http://www.microgenerationcertification.org).

#### 3 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 restrictions may apply in certain neighbourhoods and you should check this with the local authority. Building regulations may apply to this work, so it is best to obtain advice from your local authority building standards department and from a suitably qualified electrician. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for solar photovoltaic panels, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at [www.microgenerationcertification.org](http://www.microgenerationcertification.org).

#### 4 Wind turbine

A wind turbine provides electricity from wind energy. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Wind turbines are not suitable for all properties. The system's effectiveness depends on local wind speeds and the presence of nearby obstructions, and a site survey should be undertaken by an accredited installer. Planning restrictions and/or building regulations may apply and you should check this with the local authority. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for a wind turbine, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at [www.microgenerationcertification.org](http://www.microgenerationcertification.org).

### What can I do today?

Actions that will save money and reduce the impact of your home on the environment include:

- Ensure that you understand the dwelling and how its energy systems are intended to work so as to obtain the maximum benefit in terms of reducing energy use and CO<sub>2</sub> emissions.
- If you have a conservatory or sunroom, avoid heating it in order to use it in cold weather and close doors between the conservatory and dwelling.
- Check that your heating system thermostat is not set too high (in a home, 21°C in the living room is suggested) and use the timer to ensure you only heat the building when necessary.
- Make sure your hot water is not too hot - a cylinder thermostat need not normally be higher than 60°C.
- Turn off lights when not needed and do not leave appliances on standby. Remember not to leave chargers (e.g. for mobile phones) turned on when you are not using them.
- Close your curtains at night to reduce heat escaping through the windows.
- If you're not filling up the washing machine, tumble dryer or dishwasher, use the half-load or economy programme. Minimise the use of tumble dryers and dry clothes outdoors where possible.
- Check the draught-proofing of windows and replace it if appropriate.
- If you have unused open chimneys consider blocking them off (making provision for a ventilation opening and a cowl on top of the chimney to avoid dampness).

For advice on how to take action and to find out about offers available to help make your home more energy efficient, call 0800 512 012 or visit [www.energysavingtrust.org.uk](http://www.energysavingtrust.org.uk).



# Single Survey



# Single Survey

survey report on:

<b>Property address</b>	3 Mosspark NORTH CONNEL Oban PA37 1TD
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<b>Customer</b>	Mr E G & Mrs V A Marner
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<b>Customer address</b>	3 Mosspark NORTH CONNEL Oban PA37 1TD
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<b>Prepared by</b>	D M Hall
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<b>Date of inspection</b>	12th May 2011
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**DM HALL**

chartered surveyors

## 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.

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

# Terms and Conditions

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.

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<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;

# Terms and Conditions

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

## PART 2 - DESCRIPTION OF THE REPORT

### 2.1 THE SERVICE

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

### 2.2 THE INSPECTION

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

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

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

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

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

## 2.3 THE REPORT

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

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

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

### **WARNING:**

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

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

## 2.4 SERVICES

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

## 2.5 ACCESSIBILITY

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

## 2.6 ENERGY REPORT

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

## 2.7 VALUATION AND CONVEYANCER ISSUES

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.

<b>Description</b>	Detached bungalow.
<b>Accommodation</b>	GROUND FLOOR:- Hallway, living room, master bedroom with en-suite shower room, 3 further bedrooms, kitchen, utility room and bathroom.
<b>Gross internal floor area (m<sup>2</sup>)</b>	145
<b>Neighbourhood and location</b>	The subjects form part of a small modern private residential development in a rural setting. Whilst not particularly convenient for shops and similar facilities, the property is in an area perceived as enjoying a high level of natural amenity.
<b>Age</b>	22 years.
<b>Weather</b>	Dull following unsettled conditions.
<b>Chimney stacks</b>	<b>Visually inspected with the aid of binoculars where appropriate.</b>  There is a single chimney stack of rendered masonry construction with lead flashings having fireclay chimney pot.
<b>Roofing including roof space</b>	<b>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</b>  <b>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</b>  <b>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.</b>  <b>If this is not possible, then physical access to the roof space</b>

	<p><b>may be taken by other means if the Surveyor deems it safe and reasonable to do so.</b></p> <p>ROOF:- The roof is pitched and tiled. The ridge is also tiled.</p> <p>Valleys are lead lined.</p> <p>ROOF SPACE:- Access to the roof void is obtained from a hatch within the ceiling of the hallway. There is a fitted loft ladder.</p> <p>The roof is of prefabricated timber truss construction overlaid with plywood sarking.</p>
<p><b>Rainwater fittings</b></p>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p>These are in PVC and of round and half round design.</p>
<p><b>Main walls</b></p>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p><b>Foundations and concealed parts were not exposed or inspected.</b></p> <p>Walls are assumed to comprise a normal inner load bearing timber leaf with outer skin of rendered blockwork.</p> <p>Bituminous damp-proof course was noted to be incorporated within the foundation blockwork as seen from a limited inspection of the sub-floor area.</p> <p>There is provision for sub-floor ventilation via air vents at ground level.</p>
<p><b>Windows, external doors and joinery</b></p>	<p><b>Internal and external doors were opened and closed where keys were available.</b></p> <p><b>Random windows were opened and closed where possible.</b></p> <p><b>Doors and windows were not forced open.</b></p> <p>WINDOWS:- Windows are double glazed and set within UPVC casement frames.</p> <p>EXTERNAL DOORS:- The front door is of solid timber construction. The rear door off the utility room is set within UPVC frame. There are also double glazed patio doors off the living room within UPVC frame.</p> <p>JOINERY:- Roofline detail is in timber.</p>

# Single Survey

<b>External decorations</b>	<b>Visually inspected.</b>  External joinery is preservative paint finished.
<b>Conservatories / porches</b>	<b>Visually inspected.</b>  None.
<b>Communal areas</b>	<b>Circulation areas visually inspected.</b>  None other than shared common amenity ground.
<b>Garages and permanent outbuildings</b>	<b>Visually inspected.</b>  There is an attached large single garage of rendered block wall construction under pitched and tiled roof. It has a concrete floor and metal up and over door.
<b>Outside areas and boundaries</b>	<b>Visually inspected.</b>  There is a large area of surrounding garden ground which the vendors advise extends to approximately one half acre or thereby.  The ground is generally level and laid in grass with established flowers and shrubs.  It is variously enclosed by fencing and hedging although open plan to the front.  There is a gravelled driveway with space for parking and manoeuvring several vehicles.
<b>Ceilings</b>	<b>Visually inspected from floor level.</b>  These are drylined with plasterboard.
<b>Internal walls</b>	<b>Visually inspected from floor level.</b>  <b>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</b>  These are also drylined with plasterboard. Ceramic tiles have been utilised within the bathroom, en-suite shower room and kitchen.
<b>Floors including sub floors</b>	<b>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</b>  <b>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.</b>  <b>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.</b>

# Single Survey

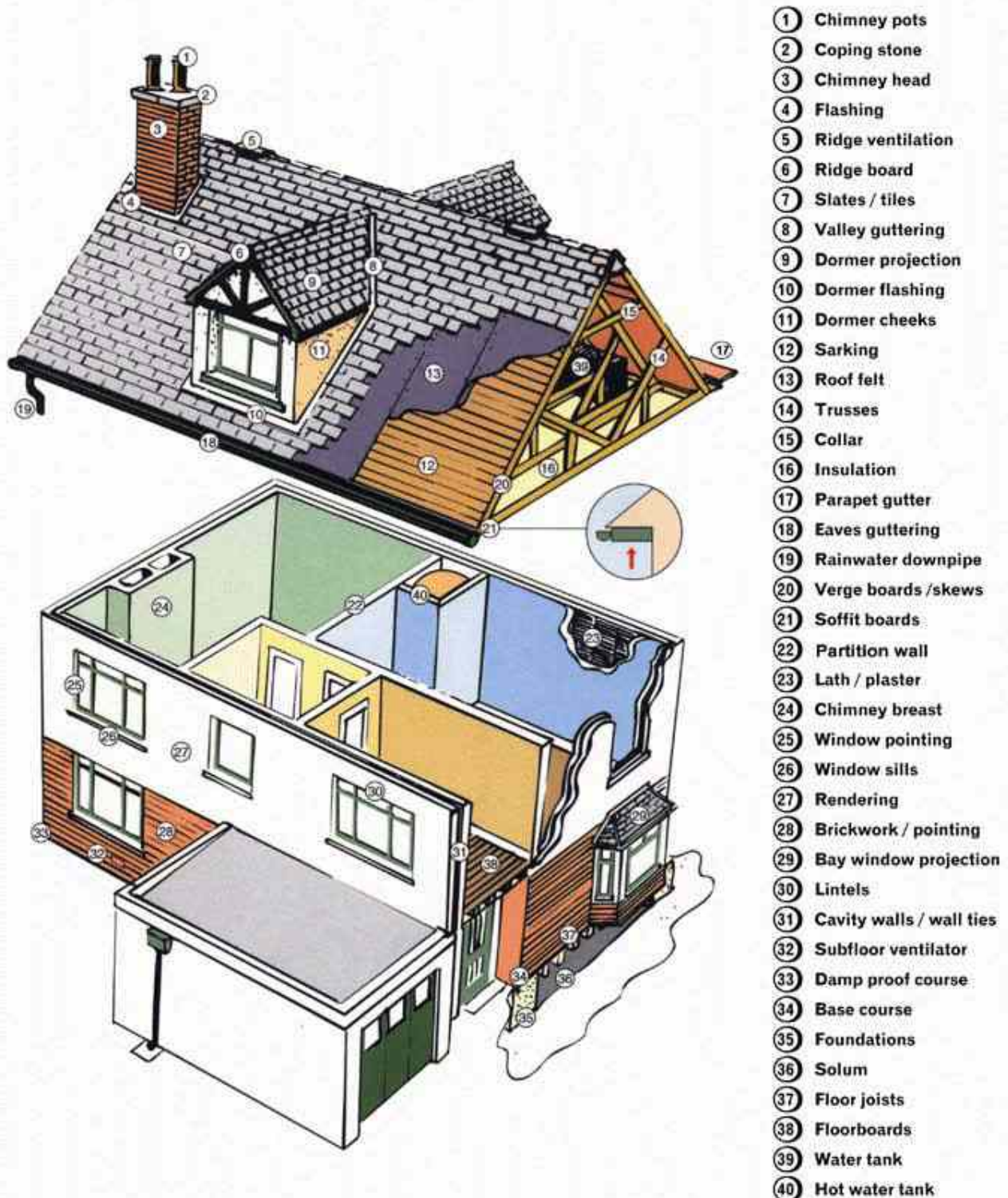
	<p>FLOORS:- Floors are of suspended tongue and groove chipboard sheeting.</p> <p>SUB-FLOORS:- A limited "head and shoulders" inspection was possible from a hatch within the cloaks cupboard off the hallway. The solumn was noted to be sealed with concrete on polythene membrane and a bituminous damp-proof course incorporated within the foundation blockwork.</p>
<b>Internal joinery and kitchen fittings</b>	<p><b>Built-in cupboards were looked into but no stored items were moved.</b></p> <p><b>Kitchen units were visually inspected excluding appliances.</b></p> <p>Internal joinery comprises painted softwood and flush panelled doors.</p> <p>The kitchen has oak faced floor and wall mounted storage units.</p>
<b>Chimney breasts and fireplaces</b>	<p><b>Visually inspected.</b></p> <p><b>No testing of the flues or fittings was carried out.</b></p> <p>There is a feature fireplace in the living room with mock stone surround and tiled hearth. It is presently fitted with a coal effect electric fire.</p>
<b>Internal decorations</b>	<p><b>Visually inspected.</b></p> <p>Paint finishes throughout.</p>
<b>Cellars</b>	<p><b>Visually inspected where there was a safe and purpose-built access.</b></p> <p>None.</p>
<b>Electricity</b>	<p><b>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.</b></p> <p>Mains supply with consumer units located within the utility room.</p> <p>Visible wiring is in PVC coated cabling with 13 amp power points throughout.</p>

# Single Survey

<b>Gas</b>	<p><b>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.</b></p> <p>There is no mains gas supply in the area.</p>
<b>Water, plumbing, bathroom fittings</b>	<p><b>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>Mains water supply. Sanitary fittings comprise, in the bathroom, a coloured suite with panelled acrylic bath having mixer tap, WC and wash hand basin. The en-suite shower room also has a coloured suite with tiled shower cubicle having electric shower fitment, WC and wash hand basin.</p> <p>Visible pipework is formed in copper and PVC. The cold water storage tank, which is located in the main roof space, is plastic and is fully insulated. Stopcocks are located adjacent to the hot water cylinder.</p>
<b>Heating and hot water</b>	<p><b>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>Electric heating is provided by a combination of night storage radiators and wall panel heaters. The vendors advise that the heating and hot water is linked to a total control package.</p> <p>There is a pre-lagged copper hot water tank situated in a cupboard off the hallway. It has twin electric immersion heaters.</p>
<b>Drainage</b>	<p><b>Drainage covers etc. were not lifted.</b></p> <p><b>Neither drains nor drainage systems were tested.</b></p> <p>The vendors advise that drainage is connected to a shared septic tank located outwith the curtilage of the garden ground and maintained by the Local Authority.</p>
<b>Fire, smoke and burglar alarms</b>	<p><b>Visually inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>The property is equipped with smoke alarms.</p>

<p><b>Any additional limits to inspection</b></p>	<p><b>For flats / maisonettes</b></p> <p>Only the subject flat and internal communal areas giving access to the flat were inspected.</p> <p>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.</p> <p><b>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.</b></p> <p>The property was fully furnished, occupied and all floors were covered. My inspection of the roof area was restricted by insulation material.</p> <p>I have not disturbed insulation in accordance with Health &amp; Safety guidelines and furniture, personal effects, particularly in cupboards, and floor coverings, have not been moved.</p>
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## Sectional Diagram showing elements of a typical house




Reference may be made in this report to some or all of the above component parts of the property. This diagram may assist you in locating and understanding these items.


# Single Survey


## 2. Condition


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


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

 Structural movement	
Repair category	1
Notes	No obvious evidence of movement noted within the limitations of my inspection.

 Dampness, rot and infestation	
Repair category	1
Notes	No reportable defects.

 Chimney stacks	
Repair category	1
Notes	In an order consistent with age and type.

 Roofing including roof space	
Repair category	1
Notes	ROOF:- No reportable defects. ROOF SPACE:- No reportable defects.

 Rainwater fittings	
Repair category	1
Notes	No reportable defects.

# Single Survey



## Main walls

<b>Repair category</b>	1
<b>Notes</b>	No reportable defects. The roughcasting was checked at random to a height of 2 metres and found to be adhering suitably to the underlying masonry.



## Windows, external doors and joinery

<b>Repair category</b>	1
<b>Notes</b>	In an order consistent with age and type.



## External decorations

<b>Repair category</b>	1
<b>Notes</b>	No reportable defects.



## Conservatories/porches

<b>Repair category</b>	-
<b>Notes</b>	None.



## Communal areas

<b>Repair category</b>	1
<b>Notes</b>	Common land is maintained equably by the several proprietors.



## Garages and permanent outbuildings

<b>Repair category</b>	1
<b>Notes</b>	No reportable defects.



## Outside areas and boundaries

<b>Repair category</b>	1
<b>Notes</b>	In an order consistent with age and type.

# Single Survey



## Ceilings

<b>Repair category</b>	1
<b>Notes</b>	No reportable defects.



## Internal walls

<b>Repair category</b>	1
<b>Notes</b>	No reportable defects.



## Floors including sub-floors

<b>Repair category</b>	1
<b>Notes</b>	No reportable defects.



## Internal joinery and kitchen fittings

<b>Repair category</b>	1
<b>Notes</b>	The kitchen fittings, although original, do not show any significant wear or tear.



## Chimney breasts and fireplaces

<b>Repair category</b>	1
<b>Notes</b>	No visual defects identified.



## Internal decorations

<b>Repair category</b>	1
<b>Notes</b>	Generally satisfactory although this is always a matter of individual taste and preference.



## Cellars

<b>Repair category</b>	-
<b>Notes</b>	None.

# Single Survey



## Electricity

<b>Repair category</b>	1
<b>Notes</b>	It is recommended that all electrical installation be checked every five years to keep up to date with frequent changes in Safety Regulations. Further advice will be available from a qualified NICEIC registered Contractor.



## Gas

<b>Repair category</b>	-
<b>Notes</b>	None.



## Water, plumbing and bathroom fittings

<b>Repair category</b>	1
<b>Notes</b>	Seals around baths/shower areas are frequently troublesome and require regular maintenance. Failure to seals can result in dampness/decay to adjoining/underlying areas.



## Heating and hot water

<b>Repair category</b>	1
<b>Notes</b>	No visual defects identified.



## Drainage

<b>Repair category</b>	1
<b>Notes</b>	No reportable defects.

# Single Survey

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

Structural movement	1
Dampness, rot and infestation	1
Chimney stacks	1
Roofing including roof space	1
Rainwater fittings	1
Main walls	1
Windows, external doors and joinery	1
External decorations	1
Conservatories/porches	-
Communal areas	1
Garages and permanent outbuildings	1
Outside areas and boundaries	1
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	1
Gas	-
Water, plumbing and bathroom fittings	1
Heating and hot water	1
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.

# Single Survey

## 3. Accessibility information

### Guidance notes on accessibility information

*Three steps or fewer to a main entrance door of the property:*

In flatted developments the 'main entrance' would be the flat's own entrance door, not the external door to the communal stair. The 'three steps or fewer' are counted from external ground level to the flat's entrance door. Where a lift is present, the count is based on the number of steps climbed when using the lift.

*Unrestricted parking within 25 metres:*

For this purpose, 'Unrestricted parking' includes parking available by means of a parking permit. Restricted parking includes parking that is subject to parking restrictions, as indicated by the presence of solid yellow, red or white lines at the edge of the road or by a parking control sign, parking meters or other coin-operated machines.

1. Which floor(s) is the living accommodation on?	Ground
2. Are there three steps or fewer to a main entrance door of the property?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
3. Is there a lift to the main entrance door of the property?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
4. Are all door openings greater than 750mm?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
5. Is there a toilet on the same level as the living room and kitchen?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
6. Is there a toilet on the same level as a bedroom?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
7. Are all rooms on the same level with no internal steps or stairs?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

## 4. Valuation and conveyancer issues

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

### Matters for a solicitor or licensed conveyancer

Clarification should be sought with regard to maintenance of shared common ground and this can be confirmed by a solicitor.

### Estimated reinstatement cost for insurance purposes

£230,000 (TWO HUNDRED AND THIRTY THOUSAND POUNDS).

### Valuation and market comments

£250,000 (TWO HUNDRED AND FIFTY THOUSAND POUNDS).

There is continuing over supply of the housing market which is further hampered by the lack of affordable mortgage finance.

<b>Signed</b>	Security Print Code [375466 = 6143 ] Electronically signed
<b>Report author</b>	John H Miller
<b>Company name</b>	D M Hall
<b>Address</b>	The Oban Times Building, Corran Esplanade, Oban, PA34 5PX
<b>Date of report</b>	19th May 2011

# Mortgage Valuation Report

## DM HALL

chartered surveyors

### Property Address

Address 3 Mosspark, NORTH CONNEL, Oban, PA37 1TD  
Seller's Name Mr E G & Mrs V A Marner  
Date of Inspection 12th May 2011

### Property Details

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

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

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

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

Approximate Year of Construction

### Tenure

Absolute Ownership  Leasehold Ground rent £  Unexpired years

### Accommodation

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

Gross Floor Area (excluding garages and outbuildings)  m<sup>2</sup> (Internal)  m<sup>2</sup> (External)

Residential Element (greater than 40%)  Yes  No

### Garage / Parking / Outbuildings

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

Permanent outbuildings:

Attached single garage of rendered block wall construction under pitched and tiled roof.

# Mortgage Valuation Report

## Construction

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

## Special Risks

Has the property suffered structural movement?  Yes  No

If Yes, is this recent or progressive?  Yes  No

Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the immediate vicinity?  Yes  No

If Yes to any of the above, provide details in General Remarks.

## Service Connections

Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in General Remarks.

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

Brief description of Central Heating:

Electric night storage radiators and wall panel heaters.

## Site

Apparent legal issues to be verified by the conveyancer. Please provide a brief description in General Remarks.

Rights of way  Shared drives / access  Garage or other amenities on separate site  Shared service connections  
 Ill-defined boundaries  Agricultural land included with property  Other (specify in General Remarks)

## Location

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

## Planning Issues

Has the property been extended / converted / altered?  Yes  No

If Yes provide details in General Remarks.

## Roads

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

# Mortgage Valuation Report

## General Remarks

The subjects generally are in an order consistent with age and type and when visited were occupied, fully furnished and all floors covered.

The accommodation includes a utility room off the kitchen.

The Title Deeds should be consulted to clarify maintenance obligations over shared mutual ground and also with regard to the shared septic tank located outwith which is believed to be maintained by the Local Authority.

## Essential Repairs

None.

Estimated cost of essential repairs £

Retention recommended?  Yes

No

Amount £

# Mortgage Valuation Report

## Comment on Mortgageability

The property will form suitable security for mortgage purposes at the figure of value outlined below.

## Valuations

Market value in present condition £ 250,000  
Market value on completion of essential repairs £ N/A  
Insurance reinstatement value £ 230,000  
(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)  
Is a reinspection necessary?  Yes  No

## Buy To Let Cases

What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis? £ 750  
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 [375466 = 6143 ]  
Electronically signed by:-  
Surveyor's name John H Miller  
Professional qualifications B.Sc., F.R.I.C.S.  
Company name D M Hall  
Address The Oban Times Building, Corran Esplanade, Oban, PA34 5PX  
Telephone 01631 564 225  
Fax 01631 562 373  
Report date 19th May 2011





# Property Questionnaire



# Property Questionnaire

PROPERTY ADDRESS:	3 MOSS PARK. NORTH CONNER OBAN ARFURL. PA 37. 1 TD.
SELLER(S):	ERIC GEORGE MARNER VALERIE ANN MARNER.
COMPLETION DATE OF PROPERTY QUESTIONNAIRE:	9TH MAY 2011.

## **PROPERTY QUESTIONNAIRE**

### **NOTE FOR SELLERS**

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

## PROPERTY QUESTIONNAIRE

Information to be given to prospective buyer(s)

### 1. Length of ownership

How long have you owned the property? *SINCE 1989*  
*22 YEARS.*

### 2. Council Tax

Which Council Tax band is your property in?

A B C D E  F G H


### 3. Parking

What are the arrangements for parking at your property?

(Please indicate all that apply)

- Garage
- Allocated parking space
- Driveway  *MULTIPLE CARS.*
- Shared parking
- On street
- Resident permit
- Metered parking
- Other (please specify):

<b>4.</b>	<b>Conservation Area</b>	
	Is your property in a designated Conservation Area (i.e. an area of special architectural or historic interest, the character or appearance of which it is desirable to preserve or enhance)?	Yes/No/ Don't know
<b>5.</b>	<b>Listed Buildings</b>	
	Is your property a Listed Building, or contained within one (i.e. a building recognised and approved as being of special architectural or historical interest)?	Yes/No
<b>6.</b>	<b>Alterations / additions / extensions</b>	
a.	(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?	Yes/No
	<u>If you have answered yes</u> , please describe the changes which you have made:	

	<p>(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?</p>	
	<p><b><u>If you have answered yes</u>, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.</b></p> <p><b>If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent can arrange to obtain them.</b></p>	
<p>b.</p>	<p>Have you had replacement windows, doors, patio doors or double glazing installed in your property?</p> <p><b><u>If you have answered yes</u>, please answer the three questions below:</b></p>	<p>Yes/No</p>
	<p>(i) Were the replacements the same shape and type as the ones you replaced?</p>	<p>Yes/No</p>
	<p>(ii) Did this work involve any changes to the window or door openings?</p>	<p>Yes/No</p>
	<p>(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):</p>	
	<p>Please give any guarantees which you received for this work to your solicitor or estate agent.</p>	

7.	Central heating	
a.	<p>Is there a central heating system in your property?            (Note: a partial central heating system is one which does not heat all the main rooms of the property – the main living room, the bedroom(s), the hall and the bathroom).  <u>If you have answered yes/partial</u> – what kind of central heating is there?            (Examples: gas-fired, solid fuel, electric storage heating, gas warm air.)</p> <p><u>If you have answered yes, please answer the 3 questions below:</u></p>	Yes/ <del>No</del> / Partial
b.	When was your central heating system or partial central heating system installed?	FROM NEW WIRING UPDATED 2006
c.	<p>Do you have a maintenance contract for the central heating system?  <u>If you have answered yes, please give details of the company with which you have a maintenance agreement:</u></p>	<del>Yes</del> /No
d.	When was your maintenance agreement last renewed? (Please provide the month and year).	

<b>8.</b>	<b>Energy Performance Certificate</b>		
	Does your property have an Energy Performance Certificate which is less than 10 years old?		Yes/No
<b>9.</b>	<b>Issues that may have affected your property</b>		
a.	Has there been any storm, flood, fire or other structural damage to your property while you have owned it?		Yes/No
	<u>If you have answered yes</u> , is the damage the subject of any outstanding insurance claim?		Yes/No
b.	Are you aware of the existence of asbestos in your property?		Yes/No
	<u>If you have answered yes</u> , please give details:		
<b>10.</b>	<b>Services</b>		
a.	Please tick which services are connected to your property and give details of the supplier:		
	<b>Services</b>	<b>Connected</b>	<b>Supplier</b>
	Gas / liquid petroleum gas		
	Water mains / private water supply	WHEN NEW	LOCAL COUNCIL
	Electricity	WHEN NEW	HYDRO ELECTRIC

	Mains drainage			
	Telephone			YES
	Cable TV / satellite			YES.
	Broadband			YES

b.	<p>Is there a septic tank system at your property?</p> <p><u>If you have answered yes</u>, please answer the two questions below:</p>	Yes/ <del>No</del>
c.	<p>Do you have appropriate consents for the discharge from your septic tank?</p>	Yes/ <del>No</del> / Don't Know
d.	<p>Do you have a maintenance contract for your septic tank?</p> <p><u>If you have answered yes</u>, please give details of the company with which you have a maintenance contract:</p> <p>COMMUNAL SEPTIC TANK MAINTAINED BY SCOTISH WATER</p>	Yes/No

11. Responsibilities for Shared or Common Areas		
a.	<p>Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?</p> <p><u>If you have answered yes, please give details:</u></p> <p style="text-align: center;"><i>SHARED COST OF CENTRE GRASS.</i></p>	Yes/ <del>No</del> / Don't Know
b.	<p>Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?</p> <p><u>If you have answered yes, please give details:</u></p>	Yes/ <del>No</del> / Not applicable
c.	<p>Has there been any major repair or replacement of any part of the roof during the time you have owned the property?</p>	Yes/ <del>No</del>
d.	<p>Do you have the right to walk over any of your neighbours' property - for example to put out your rubbish bin or to maintain your boundaries?</p> <p><u>If you have answered yes, please give details:</u></p>	Yes/ <del>No</del>
e.	<p>As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?</p> <p><u>If you have answered yes, please give details:</u></p>	Yes/ <del>No</del>

f.	<p>As far as you are aware, is there a Public Right of Way across any part of your property? (A Public Right of Way is a way over which the public has a right to pass, whether or not the land is privately-owned.)</p> <p><u>If you have answered yes</u>, please give details:</p>	Yes/No
<b>12. Charges associated with your property</b>		
a.	<p>Is there a factor or property manager for your property?</p> <p><u>If you have answered yes</u>, please provide the name and address and give details of any deposit held and approximate charges:</p>	Yes/No
b.	<p>Is there a common buildings insurance policy?</p>	Yes/No/ Don't know
	<p><u>If you have answered yes</u>, is the cost of the insurance included in your monthly/annual factor's charges?</p>	Yes/No/ Don't know
c.	<p>Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, e.g. to a Residents' Association, or maintenance or stair fund.</p>	

<b>13. Specialist Works</b>		
<b>a.</b>	<p><b>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?</b></p> <p><b><u>If you have answered yes</u>, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property</b></p>	<b>Yes/No</b>
<b>b.</b>	<p><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?</b></p> <p><b><u>If you have answered yes</u>, please give details</b></p>	<b>Yes/No</b>
<b>c.</b>	<p><b><u>If you have answered yes</u> to 13(a) or (b), do you have any guarantees relating to this work?</b></p> <p><b><u>If you have answered yes</u>, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself <u>please write below who has these documents</u> and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.</b></p>	

Guarantees are held by:

**14. Guarantees**

a. Are there any guarantees or warranties for any of the following:

(i) Electrical work	No	Yes	Don't Know	With title deeds	Lost
(ii) Roofing	No	Yes	Don't Know	With title deeds	Lost
(iii) Central heating	No	Yes	Don't know	With title deeds	Lost
(iv) NHBC	No	Yes	Don't know	With title deeds	Lost
(v) Damp course	No	Yes	Don't know	With title deeds	Lost
(vi) Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	<del>No</del>	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):

EXTRA LOFT INSULATION (EXISTING 60. NOW 200)  
INSURANCE FOR MAINS WATER FROM ROAD TO PROPERTY.

c.	<p>Are there any outstanding claims under any of the guarantees listed above?</p> <p><u>If you have answered yes</u>, please give details:</p>	Yes/No
15.	<b>Boundaries</b>	
	<p>So far as you are aware, has any boundary of your property been moved in the last 10 years?</p> <p><u>If you have answered yes</u>, please give details:</p>	Yes/No/ Don't Know
16.	<b>Notices that affect your property</b>	
a.	<p>In the past 3 years have you ever received a notice:</p> <p>advising that the owner of a neighbouring property has made a planning application?</p>	Yes/No/ Don't know
b.	that affects your property in some other way?	Yes/No/ Don't know
c.	that requires you to do any maintenance, repairs or improvements to your property?	Yes/No/ Don't know

**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 purchase 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) :**

*E. Marnet*  
.....

*A.S. Marnet*  
.....  
.....

**Date:** *9. May 2011*.....



for more information call:  
**0131 477 6000**  
or visit [www.dmhall.co.uk](http://www.dmhall.co.uk)

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