

SCOTLAND



e.surv
Chartered Surveyors

Home Report

1 WOLSELEY CRESCENT
WILLOWBRAE
EDINBURGH
EH8 7DF





Energy Performance Certificate

e.surv
Chartered Surveyors



Energy Performance Certificate (EPC)

Scotland

Dwellings

1 WOLSELEY CRESCENT, WILLOWBRAE, EDINBURGH, EH8 7DF

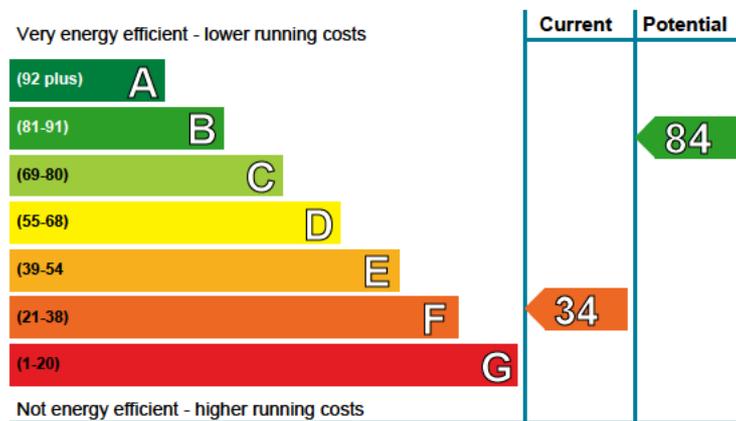
Dwelling type:	Semi-detached house	Reference number:	3119-2429-7009-0299-8292
Date of assessment:	11 November 2021	Type of assessment:	RdSAP, existing dwelling
Date of certificate:	16 November 2021	Approved Organisation:	ECMK
Total floor area:	129 m ²	Main heating and fuel:	Boiler and radiators, mains gas
Primary Energy Indicator:	531 kWh/m ² /year		

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*	£6,918	See your recommendations report for more information
Over 3 years you could save*	£4,461	

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

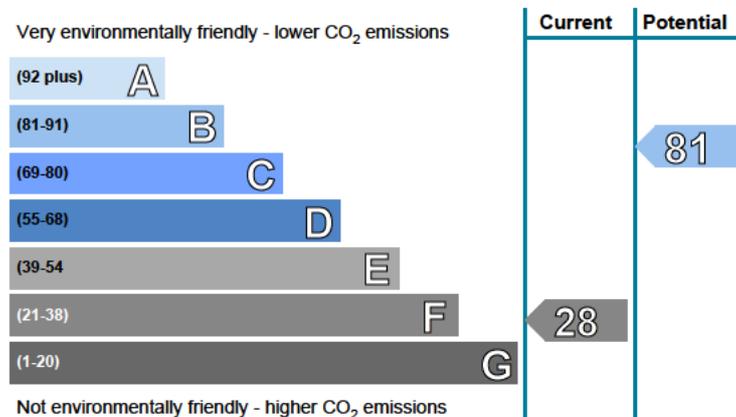


Energy Efficiency Rating

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 F (34)**. The average rating for EPCs in Scotland is **band D (61)**.

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



Environmental Impact (CO₂) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO₂) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band F (28)**. 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 Increase loft insulation to 270 mm	£100 - £350	£1032.00
2 Internal or external wall insulation	£4,000 - £14,000	£1161.00
3 Floor insulation (suspended floor)	£800 - £1,200	£381.00

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 Pitched, limited insulation (assumed)	★☆☆☆☆ ★★☆☆☆	★☆☆☆☆ ★★☆☆☆
Floor	Suspended, no insulation (assumed) Solid, no insulation (assumed)	— —	— —
Windows	Fully double glazed	★★★★☆☆	★★★★☆☆
Main heating	Boiler and radiators, mains gas	★★★★★☆☆	★★★★★☆☆
Main heating controls	Programmer, no room thermostat	★☆☆☆☆	★☆☆☆☆
Secondary heating	None	—	—
Hot water	From main system, no cylinder thermostat	★★☆☆☆☆	★★☆☆☆☆
Lighting	No low energy lighting	★☆☆☆☆	★☆☆☆☆

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 94 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 12 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 9.1 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£5,484 over 3 years	£1,959 over 3 years	
Hot water	£885 over 3 years	£222 over 3 years	
Lighting	£549 over 3 years	£276 over 3 years	
Totals	£6,918	£2,457	

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

Recommendations for improvement

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

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement	
			Energy	Environment
1 Increase loft insulation to 270 mm	£100 - £350	£344	E 43	F 36
2 Internal or external wall insulation	£4,000 - £14,000	£387	D 55	E 47
3 Floor insulation (suspended floor)	£800 - £1,200	£127	D 59	E 50
4 Add additional 80 mm jacket to hot water cylinder	£15 - £30	£40	D 60	E 52
5 Low energy lighting for all fixed outlets	£60	£78	D 62	E 53
6 Upgrade heating controls	£350 - £450	£118	D 65	D 57
7 Replace boiler with new condensing boiler	£2,200 - £3,000	£356	C 75	C 72
8 Solar water heating	£4,000 - £6,000	£39	C 76	C 74
9 Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£324	B 84	B 81

Alternative measures

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

- Biomass boiler (Exempted Appliance if in Smoke Control Area)
- Micro CHP

Choosing the right improvement package

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

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

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

1 Loft insulation

Loft insulation laid in the loft space or between roof rafters to a depth of at least 270 mm will significantly reduce heat loss through the roof; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulation should not be placed below any cold water storage tank, any such tank should also be insulated on its sides and top, and there should be boarding on battens over the insulation to provide safe access between the loft hatch and the cold water tank. The insulation can be installed by professional contractors but also by a capable DIY enthusiast. Loose granules may be used instead of insulation quilt; this form of loft insulation can be blown into place and can be useful where access is difficult. The loft space must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about loft insulation and details of local contractors can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

2 Internal or external wall insulation

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

3 Floor insulation (suspended floor)

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

4 Hot water cylinder insulation

Increasing the thickness of existing insulation by adding an 80 mm cylinder jacket around the hot water cylinder will help maintain the water at the required temperature; this will reduce the amount of energy used and lower fuel bills. The jacket should be fitted over the top of the existing foam insulation and over any thermostat clamped to the cylinder. Hot water pipes from the hot water cylinder should also be insulated, using pre-formed pipe insulation of up to 50 mm thickness, or to suit the space available, for as far as they can be accessed to reduce losses in summer. All these materials can be purchased from DIY stores and installed by a competent DIY enthusiast.

5 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>).

6 Heating controls (room thermostat and thermostatic radiator valves)

A room thermostat will increase the efficiency of the heating system by enabling the boiler to switch off when no heat is required; this will reduce the amount of energy used and lower fuel bills. Thermostatic radiator valves should also be installed, to 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 and a fully pumped system with the pump and the boiler turned off by the room thermostat. Thermostatic radiator valves should be fitted to every radiator except for the radiator in the same room as the room thermostat. Remember the room thermostat is needed to enable the boiler to switch off when no heat is required, thermostatic radiator valves on their own do not turn the boiler off. Building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority building standards department and seek advice from a qualified heating engineer.

7 Condensing boiler

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

8 Solar water heating

A solar water heating panel, usually fixed to the roof, uses the sun to pre-heat the hot water supply. This can significantly reduce the demand on the heating system to provide hot water and hence save fuel and money. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check these with your local authority. You could be eligible for Renewable Heat Incentive payments which could appreciably increase the savings beyond those shown on your EPC, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

9 Solar photovoltaic (PV) panels

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

Low and zero carbon energy sources

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

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

Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	27,803	(6,155)	N/A	(6,422)
Water heating (kWh per year)	4,511			

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 ECMK (www.ecmk.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: Rhea Balfour
Assessor membership number: ECMK303364
Company name/trading name: Walker Fraser Steele
Address: 36
SOMERVILLE ROAD
BALERNO
EH14 5BF
Phone number: 07951464088
Email address: rhea.balfour@esurv.co.uk
Related party disclosure: No related party

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

Use of this energy performance information

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

Advice and support to improve this property

There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money. For more information, visit [greener-scotland.org](https://www.greener-scotland.org) or contact Home Energy Scotland on 0808 808 2282.

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT





Scottish Single Survey

e.surv
Chartered Surveyors



Single Survey

survey report on:

Property address	1 WOLSELEY CRESCENT WILLOWBRAE EDINBURGH EH8 7DF
-------------------------	---

Customer	Executor of the late Rose Walker
-----------------	----------------------------------

Customer address	
-------------------------	--

Prepared by	Walker Fraser Steele
--------------------	----------------------

Date of inspection	11th November 2021
---------------------------	--------------------

Walker Fraser Steele
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 Property¹.

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.

¹ 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 Report² will be from information contained in the Report and the generic Mortgage Valuation Report.

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

1.6 INTELLECTUAL PROPERTY

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

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

1.9 PRECEDENCE

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

1.10 DEFINITIONS

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

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

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

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

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

1. 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.

Single Survey

1. Information and scope of inspection

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

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

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

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

Description	Two storey semi detached house.
Accommodation	Ground floor: Entrance vestibule, hall, living room, bedroom, kitchen/dining room, rear vestibule and bathroom/WC. First floor: Landing, 3 bedrooms and bathroom/WC. One of the upstairs bedrooms has recently been used as a kitchen as the floors were temporarily split for separate use by family.
Gross internal floor area (m²)	Approximately 129m ² .
Neighbourhood and location	The property is situated in an established residential area within the Willowbrae district of Edinburgh. Surrounding properties are broadly comparable with usual local amenities convenient.
Age	Built circa 1900 and extended at ground level to the rear.
Weather	Overcast.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate. The chimney stacks are of a stone and masonry construction with pointed and render finishes.
Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate. Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally. Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as

Single Survey

	<p>being from a 3m ladder within the property.</p> <p>If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.</p> <p>The roof is of timber pitched design and slate clad.</p> <p>The roof space is accessed via ceiling hatch at first floor landing. Restricted inspection due to fitted floor boards. No insulation.</p>
Rainwater fittings	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>PVC and cast iron gutters and downpipes.</p>
Main walls	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> <p>The main walls are of traditional stone construction with pointed finishes and slate detail to first floor level. The rear projection appears to be of brick construction with render finishes.</p>
Windows, external doors and joinery	<p>Internal and external doors were opened and closed where keys were available.</p> <p>Random windows were opened and closed where possible.</p> <p>Doors and windows were not forced open.</p> <p>PVC double glazed windows. Timber threshold doors.</p>
External decorations	<p>Visually inspected.</p> <p>Paintwork.</p>
Conservatories / porches	Not Applicable.
Communal areas	Not Applicable.
Garages and permanent outbuildings	Not Applicable.
Outside areas and boundaries	<p>Visually inspected.</p> <p>Private garden ground to front, side and rear.</p>

Single Survey

Ceilings	<p>Visually inspected from floor level.</p> <p>Lath and plaster and plasterboard.</p>
Internal walls	<p>Visually inspected from floor level.</p> <p>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p> <p>Lath and plaster and plasterboard. Some timber linings.</p>
Floors including sub floors	<p>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</p> <p>Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.</p> <p>Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.</p> <p>Restricted inspection due to fitted floor coverings. Sub floor areas were not open to inspection.</p> <p>Suspended timber.</p>
Internal joinery and kitchen fittings	<p>Built-in cupboards were looked into but no stored items were moved.</p> <p>Kitchen units were visually inspected excluding appliances.</p> <p>Internal joinery: Timber skirtings, architraves and internal doors. Kitchen fittings: Fitted sink bench, worktops and wall and base units.</p>
Chimney breasts and fireplaces	<p>Visually inspected.</p> <p>No testing of the flues or fittings was carried out.</p> <p>Original fireplaces to the property have been removed.</p> <p>Gas fire to living room. Gas fire with back boiler to kitchen/dining room. The gas fires were not checked or tested. Flues not inspected.</p> <p>The Seller advised that the gas fires have been disconnected and were non-operational at the time of inspection.</p>

Single Survey

Internal decorations	Visually inspected. Paintwork, wallpaper and some tiled finishes.
Cellars	Not Applicable.
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. Mains supply.
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. Mains supply.
Water, plumbing, 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. Water: Mains supply. Plumbing: Visible plumbing was in copper and plastic. Bathroom fittings: Bath, sink and WC. Bathroom fittings (first floor): Three piece bathroom suite with shower over bath.
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. Space heating is provided by a gas fired back boiler serving a wet wall radiator system. Hot water is by a dual cylinder hot water tank connected to the back boiler heating system. Gas fires to the living and kitchen/dining rooms.
Drainage	Drainage covers etc. were not lifted. Neither drains nor drainage systems were tested. Mains sewer.

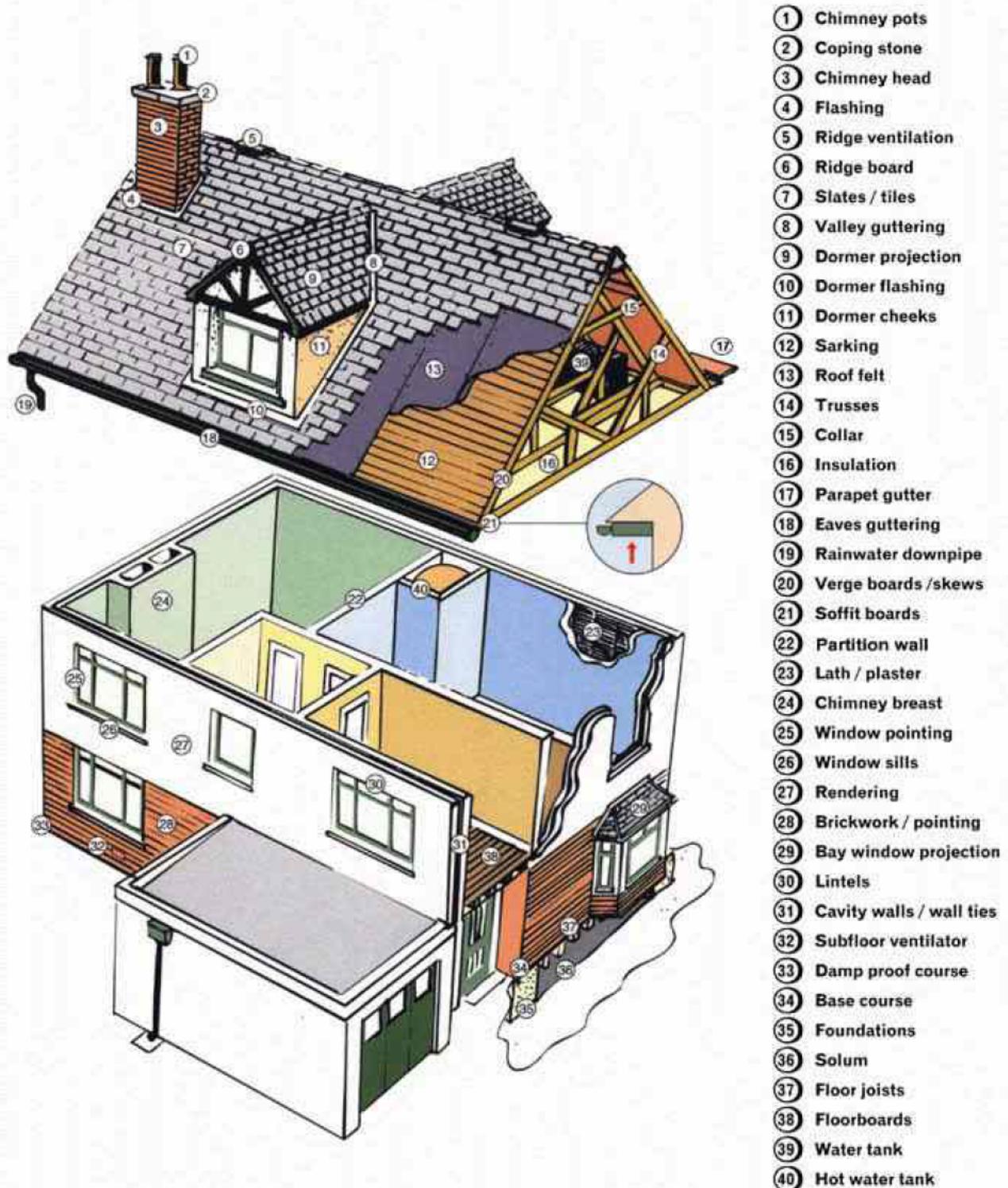
Single Survey

Fire, smoke and burglar alarms	Visually inspected. No tests whatsoever were carried out to the system or appliances. Smoke alarms. Not tested.
Any additional limits to inspection	For flats / maisonettes Only the subject flat and internal communal areas giving access to the flat were inspected. If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation. The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance. An inspection for Japanese Knotweed was not carried out. This is a plant which is subject to control regulation, is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. It is therefore assumed that there is no Japanese Knotweed within the boundaries of the property or its neighbouring property. Identification of Japanese Knotweed is best undertaken by a specialist contractor. If it exists removal must be undertaken in a controlled manner by specialist contractors. This can prove to be expensive. The valuation assumes that no deleterious nor hazardous materials nor techniques have been used in the construction, and that the land is not contaminated. We have not inspected the woodwork or other parts of the property which are covered, unexposed or inaccessible and we are therefore unable to report that any such part of the property is free from defect. It is out with the scope of this inspection to determine whether or not asbestos based products are present within the property. Asbestos was widely used in the building industry until around 1999, when it became a banned substance. If you have any concerns you should engage the services of a qualified asbestos surveyor. The property was unoccupied and unfurnished with all floors fully covered. Sub floor areas were not open to inspection. Due to height, restricted head and shoulders inspection of the roof space. The services and appliances were not tested. Underground drainage and manholes were not inspected. A structural engineer's report has been carried out and attached to the home report. The property has been split into two levels for family with a temporary partition installed to the stairs and additional kitchen to first floor level.

Single Survey

	The property is dated and works of repair, maintenance, renewal and modernisation are to be expected.
--	---

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	2
Notes	<p>The property has suffered from structural movement in the past which is noticeable both internally and externally to include run off to flooring, sloping lintols and distorted stonework. No evidence of any recent or undue structural movement was noted at the time of inspection.</p> <p>A Structural Engineers inspection has been carried out and the report is attached. All works should be carried out in accordance with the recommendations made by the structural engineer.</p>

 Dampness, rot and infestation	
Repair category	2
Notes	<p>High damp meter readings were recorded, particularly to the living room and rear vestibule. We recommend that the property be inspected by a timber and damp specialist with all recommended and associated repairs carried out.</p> <p>We found no evidence of woodworm to timbers inspected by us however, in buildings of this age and type sporadic woodworm may be identified on undertaking a timber by timber inspection. If required, this may be treated at a reasonable cost. The timber and damp specialist should investigate further.</p> <p>The Seller advised that historic treatment for dry rot was carried out to the front entrance vestibule. This should be further checked during timber and damp investigations.</p> <p>We cannot comment as to the condition of hidden timbers.</p>

 Chimney stacks	
Repair category	2
Notes	<p>There is a lean to the gable wall chimney. As detailed in the structural engineer's report, all recommended works should be carried out.</p> <p>Ongoing maintenance and repairs are to be expected.</p>

 Roofing including roof space	
Repair category	2
Notes	<p>The roof coverings are original and accordingly increasing maintenance and repairs are to be expected until such time as a planned renewal is undertaken.</p> <p>The flat felt roof to the bay window will have a limited life expectancy and increasing maintenance and repairs are to be expected until such time as planned renewals are carried out.</p>
 Rainwater fittings	
Repair category	2
Notes	<p>Evidence of corrosion to the cast iron rainwater goods. Some repainting required. We would recommend that all rainwater fittings be inspected during heavy rainfall in order to ensure they are free from defects.</p>
 Main walls	
Repair category	2
Notes	<p>Weathering to stonework, pointing and painted finishes. Cracking/settlement to window surrounds.</p> <p>Weathered render finishes to rear projection.</p> <p>Settlement cracking noted.</p> <p>A number of loose/slipped and cracked slate to first floor level detail.</p>
 Windows, external doors and joinery	
Repair category	2
Notes	<p>The windows are of an older type and design and increasing maintenance and repairs are to be expected. A precautionary check of all windows and doors is always advised.</p>
 External decorations	
Repair category	2
Notes	<p>Redecoration of weathered painted finishes with all associated repairs carried out.</p>

Single Survey

 Conservatories/porches	
Repair category	-
Notes	N/A

 Communal areas	
Repair category	-
Notes	N/A

 Garages and permanent outbuildings	
Repair category	-
Notes	N/A

 Outside areas and boundaries	
Repair category	2
Notes	General maintenance and landscaping is to be expected. As per the structural engineer's report, the stone boundary wall is in generally poor condition. Repair/maintenance is to be expected.

 Ceilings	
Repair category	2
Notes	Items of repair and maintenance required during the redecoration programme.

 Internal walls	
Repair category	2
Notes	Items of repair and maintenance required during the redecoration programme to include damage from water ingress, settlement cracking and areas of dampness.

 Floors including sub-floors	
Repair category	1
Notes	Restricted inspection due to fitted floor coverings. Sub floor areas were not open to inspection. Run off to flooring, particularly at first floor level.

	Some loose/uneven floorboards would benefit from re-securing.
--	---



Internal joinery and kitchen fittings

Repair category	2
Notes	<p>Wear and tear to internal joinery and finishes. Items of repair, maintenance and renewal are to be expected.</p> <p>The kitchen is of an older type and design and renewal/modernisation will be required.</p>



Chimney breasts and fireplaces

Repair category	2
Notes	<p>The gas fires are of an older design and at the end of their physical life. Removal/replacement is advised. The gas fires were non-operational at the time of inspection due to being disconnected. Not checked or tested. Flues not inspected.</p> <p>Replacement of the back boiler should also be anticipated.</p>



Internal decorations

Repair category	2
Notes	Redecoration throughout is to be expected with any/all associated repairs carried out at that time.



Cellars

Repair category	-
Notes	N/A



Electricity

Repair category	3
Notes	The existing electrical system is dated with metal conduits also noted to the roof space. We advise an Electrical Installation Condition Report (EICR) be instructed with all recommended works carried out.

Single Survey



Gas

Repair category	2
Notes	The gas systems should be checked by a Gas Safe engineer.



Water, plumbing and bathroom fittings

Repair category	2
Notes	The plumbing system should be checked and any existing lead piping removed. The bathroom fittings are of an older style and upgrade/renewal is required.



Heating and hot water

Repair category	2
Notes	The heating and hot water systems were not tested. The heating and hot water systems are of an older design and are at the end of their physical life. Replacement of the back boiler is to be expected. The hot water tank was in poor condition at the time of inspection and should also be replaced. The gas fires should be removed/replaced. See 'Chimney Breasts and Fireplaces' above.



Drainage

Repair category	2
Notes	As per the structural engineer's report, the underground drain should be inspected using CCTV in order to confirm its condition. We found no evidence of obstructed drains at the time of our inspection.

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

Category 3

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

Category 2

Repairs or replacement requiring future attention, but estimates are still advised.

Category 1

No immediate action or repair is needed.

Remember

The cost of repairs may influence the amount someone is prepared to pay for the property. We recommend that relevant estimates and reports are obtained in your own name.

Warning

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

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 & First
2. Are there three steps or fewer to a main entrance door of the property?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
3. Is there a lift to the main entrance door of the property?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
4. Are all door openings greater than 750mm?	Yes <input 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 type="checkbox"/> No <input checked="" 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

Usual Scottish legal enquiries should be made.

It is assumed there are no statutory, town planning, road proposals on environmental matters which are likely to have an adverse effect on the property.

Alteration/extension works are understood to have been carried out in excess of 20 years and are therefore considered historic.

A partition wall has been installed to the stairwell. This was to separate the upstairs and downstairs floors for family. It is understood that no Local Authority documentation is required. This should be confirmed or the partition removed.

Replacement windows have been installed.

Estimated reinstatement cost for insurance purposes

£520,000 (Five Hundred and Twenty Thousand Pounds)

Valuation and market comments

Where defects or repairs have been identified within this report it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialist or contractor's advice and estimates should be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property.

Taking all points into consideration, we are of the opinion that the subjects have a market value of £400,000 (Four Hundred Thousand Pounds).

The market value expressed herein is effective as at the date of valuation. Seller and buyer are advised that market value may rise or fall as market conditions change. Should parties relying on this report and valuation consider market conditions may have changed materially from the date of this valuation, a revaluation should be instructed.

Signed

Security Print Code [531730 = 5581]
Electronically signed

Report author

Rhea J Balfour

Company name

Walker Fraser Steele

Single Survey

Address	27 Waterloo Street, Glasgow, G2 6BZ
Date of report	18th November 2021

Mortgage Valuation Report

Walker Fraser Steele Chartered Surveyors

Property Address

Address 1 WOLSELEY CRESCENT, WILLOWBRAE, EDINBURGH, EH8 7DF
Seller's Name Executor of the late Rose Walker
Date of Inspection 11th November 2021

Property Details

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

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

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

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

Approximate Year of Construction

Tenure

Absolute Ownership Leasehold Ground rent £ Unexpired years

Accommodation

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

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

Residential Element (greater than 40%) Yes No

Garage / Parking / Outbuildings

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

Permanent outbuildings:

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:

Full gas fired from back boiler.

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 general condition of the property appeared consistent with its age and type of construction. Works of repair, maintenance and upgrade/modernisation are required.

Please see attached Structural Engineer's Report.

Essential Repairs

None apparent.

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

Mortgage Valuation Report

Comment on Mortgageability

The property forms a suitable security for mortgage lending purposes subject to individual lenders' criteria.

Valuations

Market value in present condition £ 400,000
Market value on completion of essential repairs £
Insurance reinstatement value £ 520,000
(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? £
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 [531730 = 5581]
Electronically signed by:-
Surveyor's name Rhea J Balfour
Professional qualifications AssocRICS
Company name Walker Fraser Steele
Address 27 Waterloo Street, Glasgow, G2 6BZ
Telephone 0141 221 0442
Fax 0141 258 5976
Report date 18th November 2021



Sellers Property Questionnaire

e.surv
Chartered Surveyors



Property Questionnaire

Property address	1 WOLSELEY CRESCENT, WILLOWBRAE, EDINBURGH, EH8 7DF
Seller(s)	Representatives of Rose Walker deceased
Completion date of property questionnaire	04/11/2021

Property Questionnaire

Note for sellers

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

Information to be given to prospective buyer(s)

1.	Length of ownership	
	How long have you owned the property?	35 years and 9 months, since 31/01/1986
2.	Council tax	
	Which Council Tax band is your property in? (Please circle)	
	A B C D E F G H	
3.	Parking	
	<p>What are the arrangements for parking at your property?</p> <p>(Please tick all that apply)</p> <ul style="list-style-type: none"> • Garage <input type="checkbox"/> • Allocated parking space <input type="checkbox"/> • Driveway <input type="checkbox"/> • Shared parking <input type="checkbox"/> • On street <input checked="" type="checkbox"/> • Resident permit <input type="checkbox"/> • Metered parking <input type="checkbox"/> • Other (please specify): <input style="width: 450px;" type="text"/> 	
4.	Conservation area	
	Is your property in a designated Conservation Area (i.e. an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	Yes / No / Don't know

Property Questionnaire

5. Listed buildings		
	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
6. Alterations/additions/extensions		
a.	<p>(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?</p> <p>If you have answered yes, please describe below the changes which you have made:</p> <p>Property was altered internally c.1990 from 4 bed semi to ground and first floors sub-divided into 2 separate living spaces and a bathroom was added to the ground floor. Dividing walls are not structural and could be removed to reinstate as one house.</p>	Yes / No
	<p>(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?</p> <p>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.</p> <p>If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:</p> <p>Any necessary permissions were obtained but do not have paperwork.</p>	Yes / No
b.	<p>Have you had replacement windows, doors, patio doors or double glazing installed in your property?</p> <p>If you have answered yes, please answer the three questions below:</p>	Yes / No
	(i) Were the replacements the same shape and type as the ones you replaced?	Yes / No
	(ii) Did this work involve any changes to the window or door openings?	Yes / No
	<p>(iii) Please describe the changes made to the windows, doors or patio doors (with approximate dates when the work was completed):</p> <p>New front door c.1990s</p> <p>Please give any guarantees which you received for this work to your solicitor or estate agent.</p>	

Property Questionnaire

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).</p> <p>If you have answered <u>yes / partial</u> - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).</p> <p>gas-fired</p> <p>If you have answered <u>yes</u>, please answer the three questions below:</p>	Yes / No / Partial
b.	When was your central heating system or partial central heating system installed?	c.1981
c.	<p>Do you have a maintenance contract for the central heating system?</p> <p>If you have answered <u>yes</u>, please give details of the company with which you have a maintenance contract:</p>	Yes / No
d.	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?	Yes / No
9. Issues that may have affected your property		
a.	<p>Has there been any storm, flood, fire or other structural damage to your property while you have owned it?</p> <p>If you have answered <u>yes</u>, is the damage the subject of any outstanding insurance claim?</p>	<p>Yes / No</p> <p>Yes / No</p>
b.	<p>Are you aware of the existence of asbestos in your property?</p> <p>If you have answered <u>yes</u>, please give details:</p>	Yes / No

Property Questionnaire

10.	Services																									
a.	<p>Please tick which services are connected to your property and give details of the supplier:</p> <table border="1" data-bbox="309 383 1374 1077"> <thead> <tr> <th>Services</th> <th>Connected</th> <th>Supplier</th> </tr> </thead> <tbody> <tr> <td>Gas / liquid petroleum gas</td> <td style="text-align: center;">✓</td> <td>Utility Warehouse</td> </tr> <tr> <td>Water mains / private water supply</td> <td style="text-align: center;">✓</td> <td>Scottish Water</td> </tr> <tr> <td>Electricity</td> <td style="text-align: center;">✓</td> <td>Utility Warehouse</td> </tr> <tr> <td>Mains drainage</td> <td style="text-align: center;">✓</td> <td>Scottish Water</td> </tr> <tr> <td>Telephone</td> <td style="text-align: center;">✓</td> <td>Utility Warehouse</td> </tr> <tr> <td>Cable TV / satellite</td> <td style="text-align: center;">—</td> <td></td> </tr> <tr> <td>Broadband</td> <td style="text-align: center;">✓</td> <td>Utility Warehouse</td> </tr> </tbody> </table>		Services	Connected	Supplier	Gas / liquid petroleum gas	✓	Utility Warehouse	Water mains / private water supply	✓	Scottish Water	Electricity	✓	Utility Warehouse	Mains drainage	✓	Scottish Water	Telephone	✓	Utility Warehouse	Cable TV / satellite	—		Broadband	✓	Utility Warehouse
Services	Connected	Supplier																								
Gas / liquid petroleum gas	✓	Utility Warehouse																								
Water mains / private water supply	✓	Scottish Water																								
Electricity	✓	Utility Warehouse																								
Mains drainage	✓	Scottish Water																								
Telephone	✓	Utility Warehouse																								
Cable TV / satellite	—																									
Broadband	✓	Utility Warehouse																								
b.	<p>Is there a septic tank system at your property? If you have answered yes, please answer the two questions below:</p>	Yes / No																								
c.	(i) Do you have appropriate consents for the discharge from your septic tank?	Yes / No / Don't know																								
d.	(ii) Do you have a maintenance contract for your septic tank? If you have answered yes, please give details of the company with which you have a maintenance contract:	Yes / No																								

Property Questionnaire

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>shared boundary with neighbour</p>	Yes / No / 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> <p>semi-detached house with shared roof with 1 neighbour</p>	Yes / No / 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 / No
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 / No
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 / No
f.	<p>As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.)</p> <p><u>If you have answered yes, please give details:</u></p>	Yes / No
12. Charges associated with your property		
a.	<p>Is there a factor or property manager for your property?</p> <p><u>If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:</u></p>	Yes / No

Property Questionnaire

b.	<p>Is there a common buildings insurance policy?</p> <p>If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?</p>	<p>Yes / No / Don't Know</p> <p>Yes / No / Don't Know</p>
c.	<p>Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.</p>	
<p>13. Specialist works</p>		
a.	<p>As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?</p> <p>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:</p> <p>Treatment of dry rot around vestibule area in 1992</p>	<p>Yes / No</p>
b.	<p>As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?</p> <p>If you have answered yes, please give details:</p>	<p>Yes / No</p>
c.	<p>If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?</p> <p>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.</p> <p>Guarantees are held by:</p> <p>Treatment of dry rot around vestibule area in 1992</p>	<p>Yes / No</p>

Property Questionnaire

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	Cannot Answer*
(ii)	Roofing	No	Yes	Don't know	With title deeds	Lost	Cannot Answer*
(iii)	Central heating	No	Yes	Don't know	With title deeds	Lost	Cannot Answer*
(iv)	NHBC	No	Yes	Don't know	With title deeds	Lost	Cannot Answer*
(v)	Damp course	No	Yes	Don't know	With title deeds	Lost	Cannot Answer*
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	No	Yes	Don't know	With title deeds	Lost	Cannot Answer*
b.	If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):						
c.	Are there any outstanding claims under any of the guarantees listed above? If you have answered yes, please give details:					Yes / No	
15.	Boundaries						
	So far as you are aware, has any boundary of your property been moved in the last 10 years? If you have answered yes, please give details:					Yes / No / Don't know	

Property Questionnaire

16.	Notices that affect your property	
	In the past 3 years have you ever received a notice:	
a.	advising that the owner of a neighbouring property has made a planning application?	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 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): _____

Date: _____



Miscellaneous

e.surv
Chartered Surveyors



Please Quote
Our Reference: LTR/1211974/1/DW/GL

17 September 2021

Ms [REDACTED]
[REDACTED]

Dear [REDACTED]

Inspection at 1 Wolseley Crescent, Edinburgh

In accordance with your instruction, we have carried out a Structural Engineer's condition survey of the above property. This report is based on a walk-over survey made on 9 September 2021. No investigations were carried out as to the strength of individual structural members, nor was any site investigation work or inspection of the foundations undertaken. No specific inspection was made in relation to timber decay or infestation. We have not inspected woodwork or other parts which are covered, unexposed or inaccessible, and are therefore unable to report that any such part of the property is free from defect. The front and rear elevations were inspected from ground level.

The property is a semi-detached villa, taken to be approximately 100 years old. Construction is of traditional type with masonry walls, suspended timber joist floors and a slated, trussed timber rafter roof.

In the following, the front elevation is taken as facing west.

Internal Observations

Internal decorations do not appear to have been replaced for many years.

Ground Floor

Lounge:

- Floor appears to slope down slightly to the south-west.
- North-west corner adjacent to bay window appears damp.

WC:

- Fine crack ≈2.0mm wide noted at west window reveal.

Rear Bedroom:

- Floor appears to slope down to the south-east.

An Approved Body for Certification of Design (Building Structures)

McColl Associates is a trading name of McColl Associates (Consulting Engineers) Limited, registered in Scotland No. SC337976 whose registered office is 12 Hope Street, Edinburgh, EH2 4DB. All correspondence signed by a named individual is signed for on behalf of McColl Associates (Consulting Engineers) Limited.



McColl Associates

Consulting Civil and
Structural Engineers
1 Meadowbank Place
Edinburgh EH8 7AW
TEL: 0131 555 0721
email@mccollassoc.co.uk

Directors: James Dickson,
Kenneth Donald

- Rucking and tearing of wallpaper noted at south-east corner.
- Horizontal crack $\approx 8\text{mm}$ wide noted along cornice on north wall, adjacent to the north-west corner; appears to continue down north-west corner.

Kitchen:

- Floor appears to slope down to south-west.
- Plaster patch noted adjacent to right-hand side of fireplace.

Bathroom Outshoot:

- Damp patch noted on left-hand side of kitchen door.

Hallway:

- Nothing to note.

Stair:

- Horizontal crack $\approx 5.0\text{mm}$ noted at top of cornice at north-east corner; tapers to 1.0mm .
- Stair treads slope down to the north.

First Floor

First Floor Landing:

- Floor slopes down to north-east.

Bathroom:

- Door lintol slopes down noticeably to the north.
- Floor slopes down slightly to the north-east.
- Space in tiling noted at north-east and south-west corners.

Front Bedroom:

- Floor appears to have a slight sag and is susceptible to vibration under a sharply applied impact load.
- Door lintol slopes down to the west.

Rear Bedroom (Currently Kitchen):

- Door lintol slopes down to north.
- Floor slopes down to north-west and is susceptible to vibration from a sharply applied impact load.
- Fine, vertical crack $\approx 2.0\text{mm}$ wide, noted over right-hand corner of door.
- Horizontal crack, previously filled up to 20mm , has reopened to approximately 10mm at north-west corner; tapers to $<1.0\text{mm}$ at the north-east corner, under cornice.
- Rucking and tearing of wallpaper noted at the north-east corner.

Rear South Bedroom:

- Door lintol slopes down noticeably to the west.
- Floor slopes down noticeably to the west.
- Rucking and tearing of wallpaper noted at north-east corner.
- Fine, vertical crack $\approx 1.0\text{mm}$ wide noted at south-east corner.

External Observations

Front Elevation:

- Stonework generally appears to be in an adequate condition.
- Corroding stonework noted behind masonry paint.
- Front door slopes noticeably to north; variable width pointing noted above.
- North-east corner leans outward $\approx 100\text{mm}$ at eaves level.
- Occasional open and loose pointing.

North Gable:

- Stonework generally appears to be in an adequate condition.
- Outward bulge noted in the middle of the elevation $\approx 120\text{mm}$.
- Chimney leans inwards.

Rear Elevation:

- Stonework generally appears to be in an adequate condition.
- Slight bulge noted in elevation at first floor level.

Rear Outshoot:

- Nothing to note.

North Boundary Wall:

- Brick retaining wall appears to lean over at head.
- General condition noted to be in adequate to locally poor condition

Front Boundary Wall:

- General condition noted to be in adequate to locally poor condition.
- A bulge was noted at low level.

Discussion

It is evident from sloping floors, lintols and distorted external stonework that the property has suffered from moderate settlement in the past. However, we did not note significant recent or ongoing movement and are of the opinion that the property is stable at present.

The north gable elevation has been affected by movement, which had caused a bulge and consequent lean of the chimney. In order to restrain the stonework and mitigate future movement, we recommend that steel restraint straps are installed at first floor level and at ceiling tie level. There also appears to be an underground drain running parallel with the elevation. We recommend that this is inspected using CCTV in order to confirm its condition.

Boundary walls were noted to be in adequate to poor condition and are likely to require maintenance within 5 years.

Although we have recommended some localised repairs and restraint ties, we do not foresee a requirement for major structural repairs. We therefore believe that the property should provide adequate security for mortgage loan purposes.

We trust this satisfies your present requirements, but should you need any further information or clarification please do not hesitate to contact us.

We enclose our note of fee in the agreed sum and look forward to early receipt of payment.

Yours sincerely

A handwritten signature in blue ink that reads "David Watson". The signature is written in a cursive style with a large initial 'D' and 'W'.

David Watson BEng PhD CEng MICE
Senior Engineer
For McColl Associates

e.surv Scotland
85 Seaward Street
Glasgow
G41 1HJ

Telephone 0141 418 1008
Email Helpline.Scotland@esurv.co.uk
Website www.esurvscotland.co.uk

e.surv
Chartered Surveyors

