# **HOME REPORT**

#### **Apartment 1 Press Castle**

Coldingham Eyemouth TD14 5TS





# ENERGY PERFORMANCE CERTIFICATE



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

**Dwellings** 

# **Scotland**

#### Apartment 1, Press Castle, Coldingham, Eyemouth, TD14 5TS

Dwelling type: Mid-floor maisonette
Date of assessment: 21 January 2020
Date of certificate: 21 January 2020

**Total floor area:** 125 m<sup>2</sup>

Primary Energy Indicator: 1036 kWh/m²/year

**Reference number:** 0162-2879-4493-2320-7811 **Type of assessment:** RdSAP, existing dwelling

**Approved Organisation:** Elmhurst

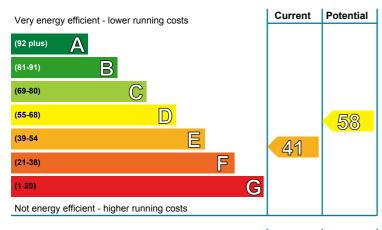
Main heating and fuel: Community scheme

#### You can use this document to:

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

Estimated energy costs for your home for 3 years*	£6,300	See your recommendations
Over 3 years you could save*	£1,860	report for more information

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

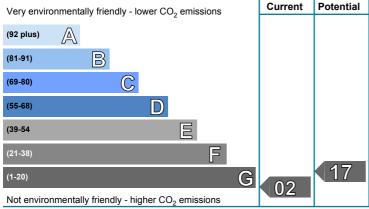


#### **Energy Efficiency Rating**

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

Your current rating is **band E (41)**. The average rating for EPCs in Scotland is **band D (61)**.

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



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

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

Your current rating is **band G (2)**. The average rating for EPCs in Scotland is **band D (59)**.

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

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

Recommended measures	Indicative cost	Typical savings over 3 years
1 Internal or external wall insulation	£4,000 - £14,000	£1386.00
2 Increase hot water cylinder insulation	£15 - £30	£45.00
3 Low energy lighting	£40	£165.00

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)	* \$ \$ \$ \$ \$	****
	Timber frame, as built, no insulation (assumed)	****	***
Roof	Pitched, no insulation (assumed) Roof room(s), ceiling insulated	*****	★☆☆☆☆ ★★★★☆
Floor	(another dwelling below)	_	_
Windows	Single glazed	***	***
Main heating	Community scheme	<b>★★★★</b> ☆	****
Main heating controls	Flat rate charging, programmer and TRVs	<b>★★★☆☆</b>	★★★☆☆
Secondary heating	Room heaters, dual fuel (mineral and wood)	_	_
Hot water	Community scheme	<b>★★★★</b> ☆	****
Lighting	Low energy lighting in 27% of fixed outlets	***	★★★☆☆

#### The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO<sub>2</sub> emissions, running costs and the savings possible from making improvements.

#### The impact of your home on the environment

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

The calculated emissions for your home are 179 kg CO<sub>2</sub>/m<sup>2</sup>/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 22 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 6 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	£5,328 over 3 years	£3,735 over 3 years	
Hot water	£507 over 3 years	£429 over 3 years	You could
Lighting	£465 over 3 years	£276 over 3 years	save £1,860
Totals	£6,300	£4,440	over 3 years

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

#### **Recommendations for improvement**

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

Recommended measures		ludinativa and	Typical saving	Rating after improvement	
		Indicative cost	per year	Energy	Environment
1	Internal or external wall insulation	£4,000 - £14,000	£462	E 54	G 14
2	Increase hot water cylinder insulation	£15 - £30	£15	E 54	G 14
3	Low energy lighting for all fixed outlets	£40	£55	D 55	G 15
4	Replace single glazed windows with low- E double glazed windows	£3,300 - £6,500	£89	D 58	G 17

#### Choosing the right improvement package





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

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

#### 1 Internal or external wall insulation

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

#### 2 Hot water cylinder insulation

Increasing the thickness of existing insulation around the hot water cylinder will help to maintain the water at the required temperature; this will reduce the amount of energy used and lower fuel bills. An additional cylinder jacket or other suitable insulation layer can be used. The insulation should be fitted 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.

#### 3 Low energy lighting

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

#### 4 Double glazed windows

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

#### 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)	26,107	(6,017)	N/A	(7,930)
Water heating (kWh per year)	3,025			

#### **Addendum**

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

#### **About this document**

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

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

Assessor's name: Ms. Natalie Ogg Assessor membership number: EES/009341

D M Hall Chartered Surveyors LLP Company name/trading name:

38 Island Street Address: Galasheils

> **TO1 1NU** 01896752009

Phone number:

enquiries@dmhall.co.uk Email address:

Employed by the professional dealing with the property transaction Related party disclosure:

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

#### Use of this energy performance information

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

#### Advice and support to improve this property

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

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT



# SINGLE SURVEY



## survey report on:

Property address	Apartment 1 Press Castle Coldingham Eyemouth TD14 5TS
Customer	MRS BRENDA HARDY
Customer address	WHITEHOUSE FARM SHIPTON THORPE YORK YO43 3PE
Prepared by	DM Hall LLP
Date of inspection	25th May 2020



#### PART 1 - GENERAL

#### 1.1 THE SURVEYORS

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

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

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

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

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

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



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

#### 1.2 THE REPORT

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

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

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

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

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

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

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

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

#### 1.3 LIABILITY

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

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

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

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

#### 1.4 GENERIC MORTGAGE VALUATION REPORT

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

#### 1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

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

#### 1.6 INTELLECTUAL PROPERTY

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

#### 1.7 PAYMENT

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

#### 1.8 CANCELLATION

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

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

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

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

#### 1.9 PRECEDENCE

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

#### 1.10 DEFINITIONS

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

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

#### PART 2 - DESCRIPTION OF THE REPORT

#### 2.1 THE SERVICE

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

#### 2.2 THE INSPECTION

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

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

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

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

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

#### 2.3 THE REPORT

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

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

- 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.

Description	The subjects comprise a FIRST FLOOR and ATTIC FLAT within a
	three storey and attic converted mansion house/hotel.
Accommodation	The property is currently sub-divided into three separate flats.
	ON FIRST FLOOR: SHARED ENTRANCE VESTIBULE.
	FLAT A: KITCHEN/BREAKFAST ROOM, LOUNGE, INNER HALL, BEDROOM and BATHROOM with WC.
	FLAT B: HALL, LIVING ROOM/KITCHEN, BEDROOM and SHOWER ROOM with WC.
	ATTIC BEDSIT: LIVING ROOM/BEDROOM, KITCHEN and BATHROOM with WC.
	Also large store room and small box room (Excluded from Floor Area)
Gross internal floor area (m²)	125 Square Metres approx. (Excludes Attic Storage areas)
Neighbourhood and location	The subjects are situated within a rural location. No immediate facilities are available although a reasonable range of residential amenities can be found in the nearby town of Eyemouth.
Age	Around 120 years.
Weather	Bright and dry preceded by a predominantly dry spell of weather.

Chimney stacks	Visually inspected with the aid of binoculars where appropriate.  There would appear to be four main chimney stacks. The two stacks to the front of the property are of stone/brick construction roughcasted 'wet dash' over and painted with terracotta chimney cans. The other two stacks are ornate stone columns, again with terracotta chimney cans.
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 being from a 3m ladder within the property.
	If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.
	The roof is pitched and slated with zinc ridging. Roof skews are cement pointed and valley gutters are lead lined.
	There is a small flat roof over entrance vestibule which is lead/zinc covered.
	Access to roof space is through ceiling hatches in bedsit and store room. The roof is timber framed, timber sarked and there is evidence of underslating felt. Glasswool insulation is laid between ceiling joists. My inspection of the roof space was limited to a head and shoulder inspection, due to loose insulation material and lack of secured crawl boards.
Rainwater fittings	Visually inspected with the aid of binoculars where
Namwater Ittings	appropriate.
	Rainwater gutters are both cast iron half round type and lead lined parapet gutters. Downpipes are cast iron round type.
Main walls	Visually inspected with the aid of binoculars where appropriate.
	Foundations and concealed parts were not exposed or inspected.
	External walls are traditional solid stone and are roughcasted 'wet dash' and painted over. There are painted stone sills and window surrounds

Windows, external doors and joinery	Internal and external doors were opened and closed where keys were available.
	Random windows were opened and closed where possible.
	Doors and windows were not forced open.
	Windows are mainly traditional timber sash and casement design and are single glazed.
	There are small timber framed single glazed windows at attic level.
	The front door to entrance vestibule is timber flush panel type and door closer is fitted. Also timber flush panel doors into the separate flats, which again, are fitted with door closers. There is also a timber flush panel door which provides access from inner hall to mutual hallway.
External decorations	Visually inspected.
	External masonry, woodwork and rainwater goods are painted over.
Conservatories / porches	None.
Communal areas	Circulation areas visually inspected.
	Double leaf timber door provides access to entrance vestibule and mutual hallway. Floors to entrance vestibule and mutual hallway are tiled with fitted carpets to stair and access hallways/landings. There is a timber balustrade to stair. Walls and ceilings are plastered, papered and painted over. Timer framed sash and casement Georgian wire window provides natural daylighting.
Garages and permanent outbuildings	Visually inspected.
	None known.
Outside areas and boundaries	Visually inspected.
	There is extensive garden grounds and woodland which are understood to be communal with adjoining proprietors.
Ceilings	Visually inspected from floor level.
	Ceilings would appear to be a mixture of traditional lath and plaster design and plasterboard. There is ornate cornicing to lounge and kitchen/breakfast room with plain cornicing elsewhere. Ceilings at attic level are coombed.

Internal walls	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
	Internal walls are dry lined with both lath and plaster and plasterboard. Selective tiling within a number of apartments.
Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.
	Floors are suspended timber throughout. Fitted carpets are provided to majority although there is various overlaid wood flooring and vinyl coverings.
Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved.
	Kitchen units were visually inspected excluding appliances.
	High timber skirtings and moulded door frames are provided to the majority. Interior doors are mainly timber flush panel type. Original timber window shutters have been retained to some windows.
	Adequate floor and wall units are provided to both kitchen/breakfast room and living room/kitchen. There is a single base unit in bedsit kitchen.
Chimney breasts and fireplaces	Visually inspected.
Chimney breasts and fireplaces	Visually inspected.  No testing of the flues or fittings was carried out.
Chimney breasts and fireplaces	
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Internal decorations	No testing of the flues or fittings was carried out.  There is an ornate marble fireplace in lounge with tiled hearth and open fire.  A 'dummy' timber fireplace is provided to living room/kitchen with electric fire fitted.
	No testing of the flues or fittings was carried out.  There is an ornate marble fireplace in lounge with tiled hearth and open fire.  A 'dummy' timber fireplace is provided to living room/kitchen with electric fire fitted.  Fireplaces elsewhere have been removed and openings built up.
	No testing of the flues or fittings was carried out.  There is an ornate marble fireplace in lounge with tiled hearth and open fire.  A 'dummy' timber fireplace is provided to living room/kitchen with electric fire fitted.  Fireplaces elsewhere have been removed and openings built up.  Visually inspected.  Ceilings and walls are papered and/or emulsioned over. Woodwork
	No testing of the flues or fittings was carried out.  There is an ornate marble fireplace in lounge with tiled hearth and open fire.  A 'dummy' timber fireplace is provided to living room/kitchen with electric fire fitted.  Fireplaces elsewhere have been removed and openings built up.  Visually inspected.  Ceilings and walls are papered and/or emulsioned over. Woodwork
Internal decorations	No testing of the flues or fittings was carried out.  There is an ornate marble fireplace in lounge with tiled hearth and open fire.  A 'dummy' timber fireplace is provided to living room/kitchen with electric fire fitted.  Fireplaces elsewhere have been removed and openings built up.  Visually inspected.  Ceilings and walls are papered and/or emulsioned over. Woodwork is gloss painted.

	with 13 amp power sockets throughout the property.
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.  None
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.
	Mains water. Visible pipework is of copper and UPVC materials. Conventional white sanitary fittings are provided to both bathrooms and shower room. There are standard stainless steel sink and drainer units to both kitchen/breakfast room and living/kitchen. There is a glassfibre cold water storage tank in attic store room.
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.
	Central heating is provided via an electric boiler located in attic bedsit which supplies panel radiators throughout the property. Boiler also provides domestic hot water and there is a metal hot water cylinder fitted with electric immersion heater.
Drainage	Drainage covers etc. were not lifted.
	Neither drains nor drainage systems were tested.
	Drainage is to mutual septic tank.
Fire, smoke and burglar alarms	Visually inspected.
	No tests whatsoever were carried out to the system or appliances.
	There are numerous smoke detectors located throughout the property.

#### 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.

At time of inspection the subjects were vacant/uninhabited however, fully furnished and floors covered throughout. Personal effects noted throughout the property and within cupboards. As a result, my inspection was subsequently restricted.

Parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect.

I have not carried out an inspection for Japanese Knotweed and unless otherwise stated, for the purposes of the valuation I have assumed that there is no Japanese Knotweed or other invasive plants within the boundaries of the property or in neighbouring properties.

The report does not include an asbestos inspection. However asbestos was widely used in the building industry until around 2000, when it became a banned substance. If the possibility of asbestos based products has been reported within the limitations of the inspection and you have concerns you should engage a qualified asbestos surveyor.

In accordance with Health and Safety guidelines I have not disturbed insulation, furniture or personal effects (particularly in cupboards). Floor coverings have not been moved.

My physical inspection of the roof void area was restricted due to insulation material and lack of suitable crawl boards. As a result the roof void area was only viewed from the access hatch.

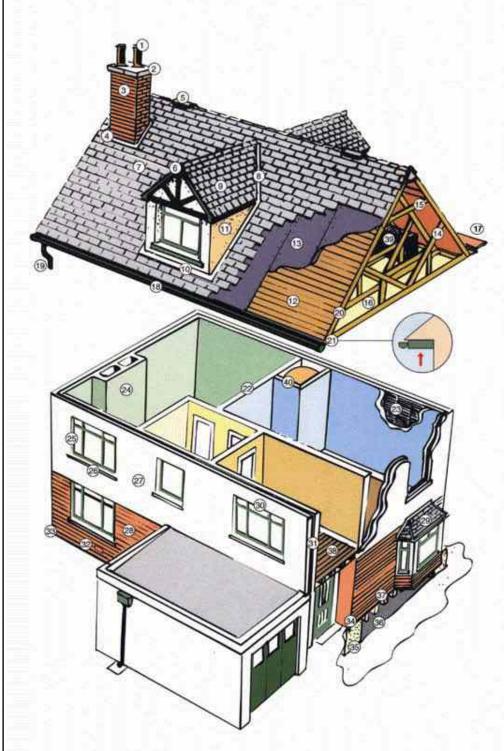
My inspection of the roof covering was restricted from ground level and some parts were not visible. Partially blocked sight lines. The flat roof coverings were not visible from ground level.

I was not able to inspect the sub floor area.

I was unable to see below the bath/s and/shower tray/s.

Not all windows could be tested.

#### 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.

- 1 Chimney pots
- 2 Coping stone
- 3) Chimney head
- 4) Flashing
- 5 Ridge ventilation
- 6) Ridge board
- 7) Slates / tiles
- 8 Valley guttering
- 9 Dormer projection
- 10 Dormer flashing
- 11) Dormer cheeks
- (12) Sarking
- 13) Roof felt
- (14) Trusses
- 15) Collar
- (16) Insulation
- 7) Parapet gutter
- 18) Eaves guttering
- 19) Rainwater downpipe
- 0) Verge boards /skews
- 21) Soffit boards
- 22) Partition wall
- 23) Lath / plaster
- 24) Chimney breast
- $\simeq$  .
- 25) Window pointing
- Window sills
- (27) Rendering
- (28) Brickwork / pointing
- 29) Bay window projection
- (30) Lintels
- (31) Cavity walls / wall ties
- 32) Subfloor ventilator
- 33) Damp proof course
- 34) Base course
- 35) Foundations
- 36) Solum
- 37) Floor joists
- 38) Floorboards
- Water tank
- (40) Hot water tank

#### 2. Condition

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

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

Structural movement	
Repair category	1
Notes	Evidence of previous movement was noted in the property, but within the limitations of my inspection, I found no evidence to suggest that the movement appears serious or that there were obvious signs of recent movement having occurred. It is my opinion that this evidence would not have an adverse effect on future saleability.

Dampness, rot and infestation	
Repair category	1
Notes	There is evidence of penetrating dampness noted to the wall within the bedroom of Flat B. In addition, to the ornate cornice within the breakfasting kitchen of Flat A. Concealed timbers may be defective. Further investigation can be carried out by a firm of timber/damp specialists with a view to having all necessary remedial repairs implemented.  Damp staining noted to the ceiling/wall surface within the kitchen/living room (Flat B) although this area tested dry.  There is evidence of wood boring insect infestation to roofing timbers. This can be treated by a timber/specialist contractor.  We have been advised in writing by the seller that Wise Property Care have carried out remedial works which benefit from a guarantee. Further enquiries in this regard should be made.

2
Rendering to the stack/stacks is weathered. A contractor will be able to advise on the necessary repairs.  Vegetation growth observed to right-hand stack.
R or

Roofing including roof space	
Repair category	2
Notes	There are valley gutters. These can be problematic (especially within older buildings), and maintenance should be undertaken regularly.
	There are a number of loose/broken slates. A licensed roofing contractor can advise on all necessary repairs.
	There is evidence of wood boring insect infestation. Please see comments under Dampness, Rot & Infestation.
	There is evidence of bats within the roof structure. These are protected under statutory legislation. Further information can be obtained from the Bat Conservation Trust.

Rainwater fittings	
Repair category	1
Notes	No significant defects noted although by their very nature cast iron rainwater goods are liable to corrosion and will require regular maintenance.  Parapet gutters can also be the source of unseen problems should they not be checked on a regular basis.  Rainwater goods should be tested during periods of heavy rainfall to ascertain their true condition.

Main walls	
Repair category	2
Notes	External roughcasting is uneven, cracked and boss in places.

Windows, external doors and joinery	
Repair category	2
Notes	Various ropes are missing and sashes are stuck with paint.
	External joinery are affected by timber decay. A reputable joiner can advise on all necessary repairs.
	There is a cracked pane of glass within the bedroom (Flat B)

External decorations	
Repair category	2
Notes	External paintwork is weathered and blistering in places

Conservatories/porches	
Repair category	-
Notes	Not applicable.

Communal areas	
Repair category	2
Notes	Cracked glass to stair window.
	Areas of wear and tear noted to decorative finishes.

Garages and permanent outbuildings	
Repair category	-
Notes	Not applicable.

Outside areas and boundaries	
Repair category	1
Notes	General ongoing maintenance required.

Ceilings	
Repair category	1
Notes	Cracked and uneven plasterwork is evident to some ceiling surfaces.  There are ornate plaster features and repair of these can be expensive even if only a small areas are disturbed. This often leads to more extensive work being necessary. I have referred to dampness to the cornice in the kitchen/breakfast area.  I have referred to damp staining to the ceiling within the kitchen/living area under 'Dampness, rot and infestation'.

Internal walls	
Repair category	1
Notes	There are areas of uneven plasterwork and hairline cracks. It is not unusual to undertake selective replastering when carrying out works of redecoration.
	I referred to dampness to the wall within the kitchen/living room.

Floors including sub-floors	
Repair category	2
Notes	Floors were seen to be off the level in places. Sections of flooring creak when weight tested.  Floor below window in kitchen/breakfast room shows signs of movement. This could be due to water ingress from flat roof over main entrance vestibule.

Internal joinery and kitchen fittings	
Repair category	1
Notes	Typical wear and tear is evident.

Chimney breasts and fireplaces	
Repair category	1
Notes	No visual defects identified.
	Flues should ideally be swept and tested on an annual basis.

Internal decorations	
Repair category	1
Notes	There some scuffs and marks to decoration.  Areas of the property appear to have been redecorated. This may coincide with the remedial repairs mentioned within the 'Dampness, Rot and Infestation' section above.

Cellars	
Repair category	-
Notes	Not applicable.

Electricity	
Repair category	1
Notes	It is recommended that all electrical installations be checked every five years or on change of ownership to keep up to date with frequent changes in Safety Regulations. Further advice will be available from a qualified NICEIC/ SELECT registered Contractor. It should be appreciated that only recently constructed or rewired properties will have installations which fully comply with IEE regulations.  Light casing cracked to Flat A bathroom.

Gas	
Repair category	-
Notes	Not applicable.

Water, plumbing and bathroom fittings			
Repair category	2		
Notes	Top floor bathroom bath panel is ill fitting.  Ongoing maintenance should be anticipated to sealant around sanitary fittings. Failure to seals can result in dampness/decay within hidden areas of the property.		

Heating and hot water			
Repair category	1		
Notes	It is assumed that the heating and hot water systems have been properly serviced and maintained on a regular basis and installed in accordance with the relevant regulations.		

Drainage	
Repair category	1
Notes	The owner has not been able to provide any information about the septic tank maintenance and it is assumed that the tank is registered with SEPA. Regular inspection and maintenance should be anticipated

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

#### 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?	First and Attic floors		
2. Are there three steps or fewer to a main entrance door of the property?	Yes No X		
3. Is there a lift to the main entrance door of the property?	Yes No X		
4. Are all door openings greater than 750mm?	Yes No X		
5. Is there a toilet on the same level as the living room and kitchen?	Yes X No		
6. Is there a toilet on the same level as a bedroom?	Yes X No		
7. Are all rooms on the same level with no internal steps or stairs?	Yes No X		
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes X No		

#### 4. Valuation and conveyancer issues

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

#### Matters for a solicitor or licensed conveyancer

The property was sub divided into flats from former mansion house/hotel. In general terms Local Authority permission and consents would have been required. Retaining all available Local Authority documentation with the Titles can be advantageous.

It is understood that there is an annual maintenance charge for the communal areas and extensive garden ground and woodland. Details should be checked.

It is understood the property is Category B Listed.

#### Estimated reinstatement cost for insurance purposes

FOUR HUNDRED THOUSAND POUND (£400,000).

#### Valuation and market comments

ONE HUNDRED AND SIXTY FIVE THOUSAND POUNDS (£165,000).

This is a replacement single survey. The original inspection was carried out on 20 January 2020.

Property market activity has been impacted due to the current response to Covid-19. This has resulted in an unprecedented set of circumstances on which to make a valuation judgement. The advice is therefore reported on the basis of "material valuation uncertainty" as per the RICS Red Book Global definition. Consequently, less certainty can be attached to the valuation than would otherwise be the case. It is recommended that the valuation of this property is kept under frequent review as more market evidence becomes available.

Signed	Security Print Code [500000 = 7327 ] Electronically signed				
Report author	Jonathan Hunter				
Company name	DM Hall LLP				
Address	35 Bridge Street, Musselburgh, EH21 6AA				
Date of report	29th May 2020				

# Mortgage Valuation Report



Property Address					
Address Apartment 1, Press Castle, Coldingham, Eyemouth, TD14 5TS Seller's Name MRS BRENDA HARDY Date of Inspection 25th May 2020					
Property Details					
Property Type	House Bungalow Purpose built maisonette X 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       X Low rise block       □ Other (specify in General Remarks)				
Does the surveyor be e.g. local authority, m	lieve that the property was built for the public sector, Yes X No illitary, police?				
Flats/Maisonettes only Floor(s) on which located First No. of floors in block 4 Lift provided? Yes X No No. of units in block 8  Approximate Year of Construction 1900					
Tenure					
X Absolute Ownership	Leasehold Ground rent £ Unexpired years				
Accommodation					
Number of Rooms	3 Living room(s) 2 Bedroom(s) 3 Kitchen(s) 3 Bathroom(s) 0 WC(s) 2 Other (Specify in General remarks)				
•	cluding garages and outbuildings) 125 m² (Internal) 145 m² (External)  [greater than 40%) X Yes No				
Garage / Parking /	Outbuildings				
Single garage Available on site? Permanent outbuilding	☐ Double garage ☐ No garage / garage space / parking space ☐ No garage / garage space / parking space ☐ Space ☐ No garage / garage space / parking space ☐ Space ☐ No garage / garage space / parking space ☐ No garage / garage space / parking space ☐ No garage / garage space / parking space ☐ No garage / garage space / parking space ☐ No garage / garage space / parking space ☐ No garage / garage space / parking space ☐ No garage / garage space / parking space ☐ No garage / garage space / parking space ☐ No garage / garage space / parking space ☐ No garage / garage space / parking space ☐ No garage / garage space / parking space ☐ No garage / garage space / parking space ☐ No garage / garage space / parking space ☐ No garage / garage space / parking space ☐ No garage / garage space / parking space ☐ No garage / garage space / parking space ☐ No garage / garage space / parking space ☐ No garage / garage space / parking space ☐ No garage / garage / garage space / parking space ☐ No garage / garage space / parking space ☐ No garage / ga				
None.					

# Mortgage Valuation Report

Construction							
Walls	Brick	X Stone	Concrete	Timber frame	Othe	er (specify in Gen	eral Remarks)
Roof	Tile	X Slate	Asphalt	Felt	Othe	er (specify in Gen	eral Remarks)
Special Risks							
Has the property so	uffered struc	ctural moveme	ent?			X Yes	No
If Yes, is this recen	nt or progres	sive?				Yes	X No
Is there evidence, I immediate vicinity?	•	eason to antici	pate subsidence	, heave, landslip o	or flood in the	e Yes	X No
If Yes to any of the	above, pro	vide details in	General Remark	S.			
Service Connect	tions						
Based on visual ins of the supply in Ge			ces appear to be	non-mains, pleas	se comment	on the type a	nd location
Drainage	Mains	X Private	None	Water	X Mains	Private	None
Electricity	X Mains	Private	None	Gas	Mains	Private	X None
Central Heating	X Yes	Partial	None				
Brief description of	Central Hea	ating:					
Electric wet syste	m with pane	el radiators.					
Site							
Apparent legal issu	ues to be ve	rified by the co	onveyancer. Ple	ase provide a brie	f description	in General R	temarks.
Rights of way	Shared dri	ves / access	Garage or other	amenities on separate	site Sha	ared service conn	ections
Ill-defined boundarie	es	Agricul	tural land included wi	th property	Oth	er (specify in Ge	neral Remarks)
Location							
Residential suburb	Re	esidential within to	own / city Mixe	ed residential / commer	rcial Mai	nly commercial	
Commuter village	Re	emote village	X Isola	ated rural property	Oth	er (specify in Ge	neral Remarks)
Planning Issues							
Has the property be	een extende	ed / converted	/ altered?	Yes No			
If Yes provide deta	ils in Gener	al Remarks.					
Roads							
Made up road	Unmade roa	ad Partly	completed new road	Pedestrian a	ccess only	X Adopted	Unadopted

#### Mortgage Valuation Report

#### **General Remarks**

The subjects are in a condition consistent with age and type, although in need of general repair and maintenance.

At time of inspection the subjects were fully furnished and all floors covered. My inspection was consequently restricted.

The property was formed from the conversion of a former mansion house/hotel a number of years ago. It is assumed that all necessary Local Authority permissions and consents were obtained for these alterations and appropriate documentation including Building Warrants and Completion Certificates issued.

Details regarding the maintenance charges for communal areas and external grounds should be checked. Details regarding septic tank should also be confirmed.

It is understood that the property is category B listed.

Property market activity has been impacted due to the current response to Covid-19. This has resulted in an unprecedented set of circumstances on which to make a valuation judgement. The advice is therefore reported on the basis of "material valuation uncertainty" as per the RICS Red Book Global definition. Consequently, less certainty can be attached to the valuation than would otherwise be the case. It is recommended that the valuation of this property is kept under frequent review as more market evidence becomes available.

Essential Repairs			
None and a side in the limited and of any income time			
None noted within the limitations of my inspection	٦.		
Estimated cost of essential repairs £0	Retention recommended? Yes	X No	Amount £ 0

#### Mortgage Valuation Report

Comment on Mortgagea	bility				
	ently used as three separate flats, our valuation considers the property a f the flat/flats, this may not form suitable security for some Lenders.	as a whole.			
Valuations					
Market value in present condition  Market value on completion of essential repairs  Insurance reinstatement value (to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT) Is a reinspection necessary?					
Buy To Let Cases					
What is the reasonable rangementh Short Assured Tenan	ge of monthly rental income for the property assuming a letting on a 6 ncy basis?	£			
Is the property in an area w	here there is a steady demand for rented accommodation of this type?	Yes No			
Declaration					
Signed	Security Print Code [500000 = 7327 ] Electronically signed by:-				
Surveyor's name	Jonathan Hunter				
Professional qualifications MSc MRICS					
Company name DM Hall LLP					
Address 35 Bridge Street, Musselburgh, EH21 6AA					
Telephone	Telephone 0131 665 6782				
Fax	Fax 0131 653 6485				
Report date	29th May 2020				

# PROPERTY QUESTIONNAIRE





Property address	
APARTMENT 1 PRESS CASTLE	
COLDINGHAM	
EYEMOUTH	
TD14 5TS	
Seller(s)	BRENDA HARDY & VICTOR LAMBERT
(r	
Completion date of property questionnaire	21 JANUARY 2020

#### **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? 19 YEARS				
2.	Council tax				
	Which Council Tax band is your property in? (Please tick)				
	A B C X D E F G H				
3.	Parking				
	What are the arrangements for parking at your property?				
	(Please tick all that apply)				
	• Garage				
	Allocated parking space				
	Driveway				
	<ul><li>Shared parking</li></ul>				
	On street				
	Resident permit				
	Metered parking				
	Other (please specify):				
4.	Conservation area				
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?  Yes  No  Don't know				

5.	Listed buildings		
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?		X
		No	
6.	Alterations/additions/extensions		
a.	(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?	Yes	X
	If you have answered yes, please describe below the changes which you have made:	No	
	HAD EXTENSIVE FIRE AND SOUND PROOFING. CHANGED THE INTERNAL ACCOMMODATION INTO 2 SUITES AND ADDED A LOFT CONVERSION. HAD NEW BOILER FOR CENTRAL HEATING AND HOT WATER		
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	Yes	x
	<b>If you have answered yes,</b> the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.	No	
	If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:		
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property?	Yes	
	If you have answered yes, please answer the three questions below:	No	X
	(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	
	(iii) Please describe the changes made to the windows doors, or patio of approximate dates when the work was completed):		
	Please give any guarantees which you received for this work to your so	olicitor or esta	te agent.

7.	Central heating	
a.	Is there a central heating system in your property?  (Note: a partial central heating system is one which does not heat all the main rooms of the property —  the main living room, the bedroom(s), the hall and the bathroom).  If you have answered yes or partial – what kind of central heating is there? ELECTRIC – RADIATORS  If you have answered yes, please answer the three questions below:	Yes X No Partial
	(i) When was your central heating system or partial central heating 14 JANUARY 2019	system installed?
	(ii) Do you have a maintenance contract for the central heating system?  If you have answered yes, please give details of the company with which you have a maintenance contract:	Yes No X
	(iii) When was your maintenance agreement last renewed? (Please pand year).	rovide the month
8.	Energy Performance Certificate	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	Yes X
9.	Issues that may have affected your property	
a.	Has there been any storm, flood, fire or other structural damage to your property while you have owned it?  If you have answered yes, is the damage the subject of any outstanding insurance claim?	Yes X Yes No

b.	Are you aware of the existence of asbestos in your property?  Yes						
	If you have answered yes, please give details:			No	X		
				140			
10.	Services						
a. Pi	a. Please tick which services are connected to your property and give details of the supplier:						
	Services	Connected	Supplier				
	Gas or liquid petroleum gas						
	Water mains or private water supply	x					
	Electricity	x					
	Mains drainage	x					
	Telephone						
	Cable TV or satellite						
	Broadband						
b.	· ·	system at your property?		Yes	X		
	If you have answere below:	ed yes, please answer the two	questions		=		
				No			
c.	Do you have appropri- tank?	ate consents for the discharge	from your septic	Yes	X		
1	tank:			No			
	1			Don't know			

d.	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: PUMPTRACK	Yes No	X
11.	Responsibilities for shared or common areas		
a.	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?  If you have answered yes, please give details:  SERVICE CHARGE OF £105 PER MONTH FOR ALL COMMUNAL FACILITIES	Yes No Don't know	X
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?	Yes	
	If you have answered yes, please give details: COVERED IN MONTHLY SERVICE CHARGE	No Don't know	
C.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	Yes No	X
d.	Do you have the right to walk over any of your neighbours' property — for example to put out your rubbish bin or to maintain your boundaries?	Yes No	X
	If you have answered yes, please give details:		
	NOT REALLY APPLICABLE AS COMMUNALY OWNED		
e.	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?	Yes No	X
	If you have answered yes, please give details:		
	AS ABOVE		
f.	As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privatelyowned.)	Yes No	X
	If you have answered yes, please give details:		
12.	Charges associated with your property		
a.	Is there a factor or property manager for your property?	Yes	X
	If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	No	
	VICTOR LAMBERT. FACTOR CHARGES ARE WITHIN THE SERVICE CHARGE		

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

14.	Guarantees					
a.	Are there any guarantees or warranties for any of the following:					
		No	Yes	Don't know	With title deeds	Lost
(i)	Electrical work	X				
(ii)	Roofing		x			
(iii)	Central heating		x			
(iv)	National House Building Council (NHBC)	x				
(v)	Damp course	x				
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	x				
b.	If you have answered 'yes' or 'with tit installations to which the guarantee(s			give de	tails of the	work or
c.	Are there any outstanding claims under an above?	y of the o	juarantee	es listed	Yes	
	If you have answered yes, please give o	details:			No	X
15.	Boundaries					
	So far as you are aware, has any boundary moved in the last 10 years?  If you have answered yes, please give of	-	property	been	Yes No Don't kno	w X

16.	Notices that affect your property	
	In the past three years have you ever received a notice:	
a.	advising that the owner of a neighbouring property has made a planning application?	Yes
		No
b.	that affects your property in some other way?	Yes
		No
c.	that requires you to do any maintenance, repairs or improvements to your property?	Yes
		No
	If you have answered yes to any of a-c above, please give the no estate agent, including any notices which arrive at any time before the purchaser of your property.	tices to your solicitor or e date of entry of the

#### **DM Hall Offices**

Aberdeen 01224 594172 Galashiels 01896 752009 Livingston 01506 490404

Ayr

01292 286974

Glasgow (North) 0141 332 8615

Musselburgh 0131 665 6782

Cumbernauld

01236 618900

Glasgow (South)

0141 636 4141

01631 564225

Cupar

01334 844826

Hamilton

01698 284939

**Paisley** 

Oban

0141 887 7700

**Dumfries** 

01387 254318

Inverness

01463 241077

Perth

01738 562100

Dundee

01382 873100

Inverurie

01467 624393

Peterhead

01779 470220

**Dunfermline** 

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