

Single Survey

survey report on:

Property address	98 Stirling Road, Milnathort, Kinross, KY13 9XR
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Customer	Mrs Verden-Anderson
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Customer address	
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Prepared by	DHKK Chartered Surveyors
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Date of inspection	28th April 2022
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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 Seller's 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.

Prior to 1 December 2008, Purchasers have normally obtained their own report from their chosen Surveyor. By contrast, a Single Survey is instructed by the Seller and made available to all potential Purchasers in expectation that the successful Purchaser will have relied upon it. The Royal Institution of Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice.

The Report and any expressions or assessments in it are not intended as advice to the Seller or Purchaser or any other person in relation to an asking price or any other sales or marketing decisions.

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

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The Report is based solely on the Property and is not to be relied upon in any manner whatsoever when considering the valuation or condition of any other property.

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

1.6 INTELLECTUAL PROPERTY

All intellectual property rights whatsoever (including copyright) in and to the Report, excluding the headings and rubrics, are the exclusive property of the Surveyors and shall remain their exclusive property unless

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

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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.

1.1 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;

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- 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" *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*

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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	Substantial extended bungalow with studio and associated rooms.
Accommodation	Ground floor: storm porch, hall, study, lounge, bathroom, four bedrooms, en-suite bathroom, kitchen, split level garden room, rear hall, utility room and WC compartment, split level studio with entrance conservatory, WC compartment and three associated rooms.
Gross internal floor area (m²)	168 square metres approx. for the main property and 113 square metres approx. for the studio and 5 square metres approx. for the conservatory, totalling 286 square metres approx.
Neighbourhood and location	The property is situated within an established residential area fronting onto a main thoroughfare. The property is located on the fringes of Milnathort, nearby the M90 motorway. Adequate amenities are available within Milnathort, with a full range of amenities being available within the larger nearby town of Kinross.
Age	Built circa 1985.
Weather	Dry and clear.
Chimney stacks	Not applicable.
Roofing including roof space	<p>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</p> <p>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</p> <p>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.</p> <p>If this is not possible, then physical access to the roof space</p>

<p>Roofing including roof space</p>	<p>may be taken by other means if the Surveyor deems it safe and reasonable to do so.</p> <p>The roof is pitched and clad with tiles. The roof design incorporates valley guttering.</p> <p>There is a flat roof over the garden room which appears to be formed in a single ply rubber membrane.</p> <p>Access to the main roof space is from a ceiling hatch with a fitted timber ladder over the hall. The roof frame is of timber truss construction with Sterling board OSB sarking. Thick insulation material and partial flooring was noted.</p> <p>There are three further roof space hatches over the studio area. Roof constructions are of similar materials.</p>
<p>Rainwater fittings</p>	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Gutters and downpipes are formed in UPVC.</p>
<p>Main walls</p>	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> <p>Mains walls appear to be of cavity block with a render and facing brick outer leaf. The extension appears to be a combination of cavity block and timber frame construction with a rendered outer leaf.</p>
<p>Windows, external doors and joinery</p>	<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>Windows are a combination of timber casement and uPVC double glazed casement type. There are two Velux roof windows. Entrance doors are of uPVC and timber construction. There are French doors at the garden room. There is a sun tunnel over the utility room. Fascia boards are formed in timber.</p>
<p>External decorations</p>	<p>Visually inspected.</p> <p>Timbers are painted.</p>
<p>Conservatories / porches</p>	<p>Visually inspected.</p> <p>There is an entrance conservatory to side of the full height uPVC double glazed windows and a door. The roof is formed in translucent polycarbonate sheeting.</p>

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Communal areas	Not applicable.
Garages and permanent outbuildings	Visually inspected. Not applicable.
Outside areas and boundaries	Visually inspected. The property occupies a large site with garden grounds surrounding the property. There is a large tarmac parking area. There is farmland to side and rear. Boundaries are formed in a combination of stone walls and timber fencing.
Ceilings	Visually inspected from floor level. Ceilings are of plasterboard generally having a painted or textured finish. The studio ceiling is semi vaulted.
Internal walls	Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate. Walls are a combination of timber stud with plasterboard and plaster on the hard.
Floors including sub floors	Flooring throughout appears to be predominately of suspended timber joists overlaid with timber boards. There are split levels to the garden room and studio. No sub-floor hatch was accessible.
Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances. Doors are of timber panel, part glazed or flush type. Kitchen and utility storage are provided by a range of fitted units.
Chimney breasts and fireplaces	Visually inspected. No testing of the flues or fittings was carried out. There is a log burning stove in a studio area room.
Internal decorations	Visually inspected. Walls are generally painted or tiled. There is a wet wall finish around the bath and shower areas.

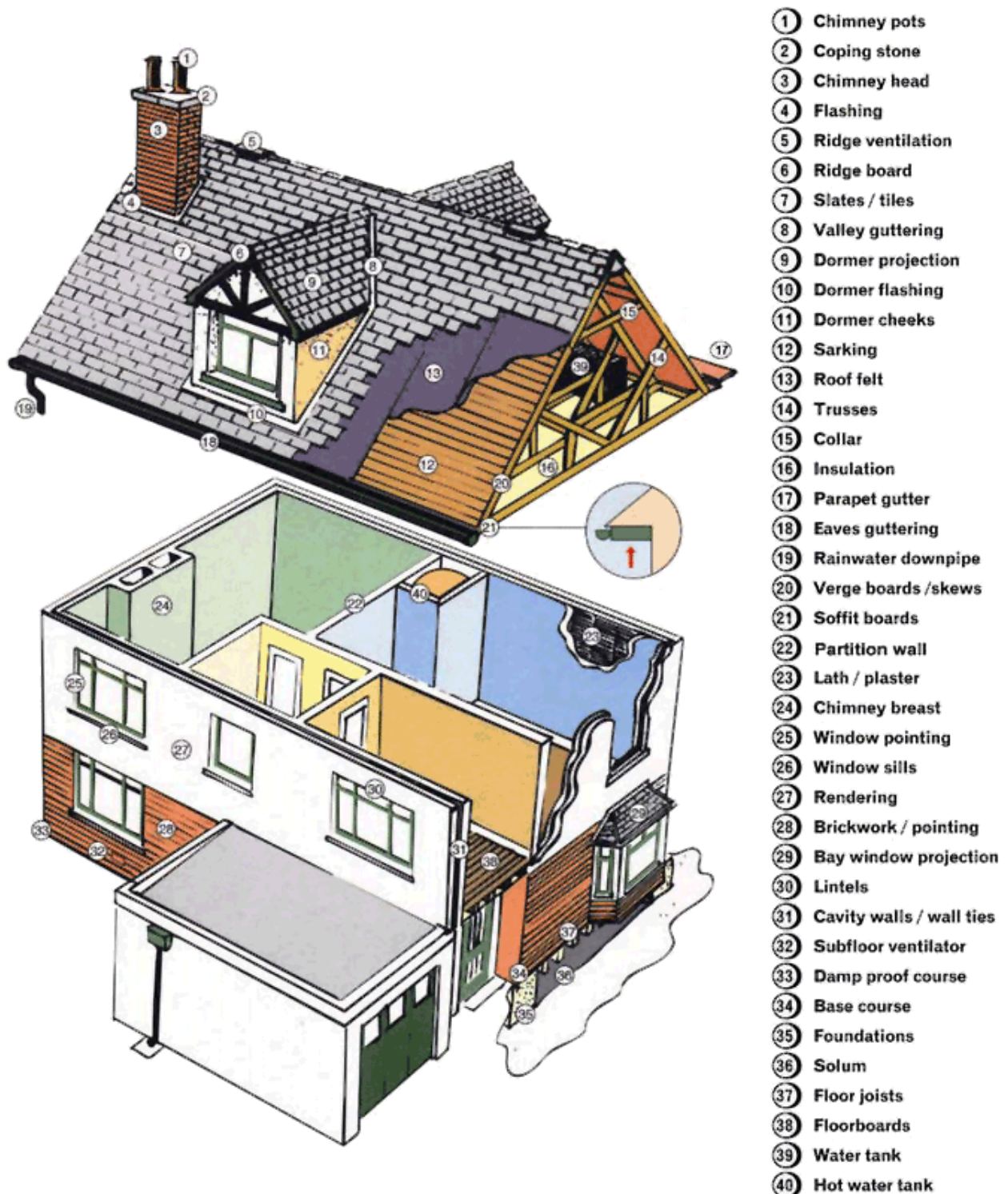
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Cellars	Not applicable.
Electricity	<p>Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they 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.</p> <p>Mains supply. The meter and consumer unit are located within the entrance hall cupboard. There is a further consumer unit in the studio located at high level.</p>
Gas	<p>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.</p> <p>Mains supply. The meter is located within an external box on the right hand gable wall.</p>
Water, plumbing, bathroom fittings	<p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Mains supply. The stopcock is located within the hall boiler cupboard. There is a disconnected PVC water tank within the main roof space.</p> <p>Sanitary Ware:</p> <p>The bathroom suite comprises a WC, pedestal wash hand basin and bath with twin head mixer shower overhead.</p> <p>The en-suite bathroom comprises a WC, twin pedestal wash hand basins, bath with mixer shower at the bath taps and quadrant shower enclosure with mixer shower.</p> <p>The WC compartment off the utility room comprises a WC and pedestal wash hand basin.</p> <p>The studio WC compartment comprises a WC with macerator and wash hand basin with instant water heater.</p> <p>There is a wash hand basin within a studio room.</p>
Heating and hot water	<p>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>There is a Worcester combination condensing boiler located within a hall cupboard. This supplies steel panel radiators, towel rails and also provides domestic hot water. There is an instant water heater</p>

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Heating and hot water	in the WC compartment off the studio.
Drainage	Drainage covers etc were not lifted. Neither drains nor drainage systems were tested. Drainage is assumed to be to the main public sewer.
Fire, smoke and burglar alarms	Visually inspected. No tests whatsoever were carried out to the system or appliances. None noted. Fire Safety Legislation effective from February 2022 requires a smoke alarm to be installed in the room most frequently used for living purposes and in every circulation space on each floor. A heat detecting alarm must be installed in every kitchen area and all smoke and heat alarms must be ceiling mounted and interlinked. Where there is a carbon-fuelled appliance, e.g. central heating boiler, open fire, wood-burning stove etc, a carbon monoxide detector is also required. The purchaser(s) should appraise themselves of the requirements of this legislation and engage with appropriate accredited contractors to ensure compliance.
Any additional limits to inspection	The property was vacant and floors were covered. Only random windows and doors were tested. Our inspection of the main roof space was restricted by insulation, partial flooring and stored items. Only a head and shoulders inspection was carried out over the three studio roof space access due to lack of flooring and further restricted by thick insulation. There is vegetation growing at sections of boundaries and the property front walls. No clear view was available of the flat roof covering and accordingly no comment can be made on its condition. Only readily accessible areas were inspected. 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.

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.

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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	Evidence of settlement/movement has affected the building reflected by cracking to sections of render and plasterwork. This appears to be differential settlement at extensions and should be monitored. This does not appear to be recent but on the basis of a single inspection it is not possible to say that further movement will not occur.



Dampness, rot and infestation

Repair category	1
Notes	Damp meter readings were taken where considered appropriate within the property and moisture levels were found to be within an acceptable range.



Chimney stacks

Repair category	-
Notes	Not applicable.



Roofing including roof space

Repair category	2
Notes	<p>Insulation is of mixed depths. Sections of moss and some cracked tile pointing was noted.</p> <p>Concrete roof tiles are original and are visibly weathered. There is no obvious evidence of water penetration within the property and the roof appears to be functioning satisfactorily at present, however, roof coverings may be approaching the end of their efficient lifespan and future ongoing maintenance or replacement will be required.</p> <p>There is a rooflight over the garden room flat roof. This is a weak area within a roof design and should be subject to regular and vigilant maintenance.</p>



Roofing including roof space

Repair category	2
Notes	There is a disconnected extractor flexible pipe which appears to be serving the en-suite bathroom.



Rainwater fittings

Repair category	1
Notes	<p>Within the limitations of our inspection rainwater goods were seen to be free from significant defect.</p> <p>We would highlight that it was not raining at the time of our inspection and we would recommend that all rainwater fittings be inspected during heavy rainfall in order to ensure they are free from defect.</p>



Main walls

Repair category	2
Notes	<p>There are sections of cracked, loose and missing render. There is vegetation growing at sections of walls.</p> <p>See section Structural Movement above.</p>



Windows, external doors and joinery

Repair category	2
Notes	<p>Failed double glazing was noted at the garden room. There are loose seals at the garden room door and there is a gap below the French doors. Worn seals were noted at a number of windows and doors. A number of windows are stiff. Windows are of mixed age and type. Double glazed units have an unpredictable life span and failure may only become apparent in certain weather conditions.</p> <p>There are some sections of localised decay and a number of missing soffit ventilators.</p>



External decorations

Repair category	1
Notes	<p>Sections are worn.</p> <p>Paint finished and decorated external surfaces will require redecoration on a regular basis.</p>

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Conservatories/porches

Repair category	2
Notes	There is a missing drip check at the front door. Failed double glazing was noted. The door to the studio requires adjustment.



Communal areas

Repair category	-
Notes	Not applicable.



Garages and permanent outbuildings

Repair category	-
Notes	Not applicable.



Outside areas and boundaries

Repair category	2
Notes	<p>There is sections of damaged and decayed fencing. There are sections of open pointing and spalling brickwork.</p> <p>There are trees at boundaries. Advice will be available from a qualified contractor.</p> <p>There is a pond within the garden. Open water presents a potential hazard to young children.</p> <p>Boundary walls and fences should be regularly checked and maintained as necessary.</p>



Ceilings

Repair category	1
Notes	<p>Cracked plaster was noted.</p> <p>Textured coatings were noted to ceiling areas. On rare occasions, these materials can have an asbestos content. We have not tested these materials nor carried out an asbestos survey however, until the material is professionally tested, the ceilings should be left undisturbed and the material handled by a competent contractor only.</p>



Internal walls

Repair category	1
Notes	There is some cracked and damaged plaster.



Floors including sub-floors

Repair category	1
Notes	<p>There are some loose and creaking sections.</p> <p>Due to fitted carpets and floor coverings no detailed inspection of floors was possible and accordingly no comment can be made on their condition.</p>



Internal joinery and kitchen fittings

Repair category	2
Notes	The utility sink unit is damaged. Wear and tear was noted.



Chimney breasts and fireplaces

Repair category	1
Notes	It is assumed that the wood burning stove has been installed in accordance with manufacturers recommendations for fluing and ventilation and has always utilised the correct type of fuel. The appliance has not been tested by ourselves and is therefore presumed to be in full, safe working order. The flue should be regularly swept.



Internal decorations

Repair category	1
Notes	Wear and tear was noted.



Cellars

Repair category	-
Notes	Not applicable.



Electricity

Repair category	1
Notes	<p>The wiring system would appear to have been upgraded within recent years and is along modern lines. It will be appreciated that the system was not checked or tested and it is assumed that all works were carried out by a registered electrical contractor to current regulations. This should be confirmed.</p> <p>The Institute of Electrical Engineers recommends that inspections and testings are undertaken at least every ten years and on a change of occupancy. It should be appreciated that only the most recently constructed or re-wired properties will have installations which fully comply with IEE regulations.</p>



Gas

Repair category	1
Notes	<p>The gas box cover lock is missing.</p> <p>In the interests of safety and in light of recent regulations it would be prudent to have all gas appliances checked annually by a Gas Safe registered contractor.</p>



Water, plumbing and bathroom fittings

Repair category	1
Notes	<p>There is a macerator at the WC compartment off the studio. This will not operate in the event of a power cut.</p> <p>No tests have been undertaken of the system, however within the limitations of our inspection, no significant defects were noted.</p> <p>The cold water rising main was not inspectable.</p> <p>Sanitary fittings appear serviceable however surround seals/tiling/finishes should be checked and maintained watertight. We were unable to view concealed areas below sanitary fittings and cannot confirm they are free from damp or other defects.</p>



Heating and hot water

Repair category	1
Notes	<p>It is assumed that the central heating system has been properly installed, updated and maintained to meet with all current regulations and standards with particular regard to fluing and ventilation requirements.</p>

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Drainage

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

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

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

3. Accessibility information

Guidance notes on accessibility information

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

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

Unrestricted parking within 25 metres:

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

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

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

The property has been extensively altered and extended in the past. It is assumed that all necessary Local Authority consents and approvals have been obtained for all such works and appropriate documentation, including Warrants and Completion Certificates, issued. If any works were exempt it is assumed they meet the standards required by the building regulations.

Estimated reinstatement cost for insurance purposes

We are of the opinion that the current re-instatement value of the property with due allowance for demolition, site clearance and professional fees would be fairly stated in the region of £620,000 (SIX HUNDRED AND TWENTY THOUSAND POUNDS). We recommend this be reviewed annually or upon any physical alterations to the property.

Valuation and market comments

Taking all points into consideration, we are of the opinion that the subjects have a market value of £460,000 (FOUR HUNDRED AND SIXTY THOUSAND POUNDS).

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 [525875 = 4762] Electronically signed
Report author	Richard R Blanski
Company name	DHKK Chartered Surveyors
Address	Office 12, Unit 1 Waverley Road, Mitchelston, Kirkcaldy, KY1 3NH
Date of report	3rd May 2022

Mortgage Valuation Report



Property Address

Address 98 Stirling Road, Milnathort, Kinross, KY13 9XR
Seller's Name Mrs Verden-Anderson
Date of Inspection 28th April 2022

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:

None.

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 Connection

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:

Gas-fired boiler serving panel radiators.

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

In addition to the above accommodation the property also has a study, conservatory, utility room and a studio with three further associated rooms.

The property is situated within an established residential area fronting onto a main thoroughfare. The property is located on the fringes of Milnathort, nearby the M90 motorway. Adequate amenities are available within Milnathort, with a full range of amenities being available within the larger nearby town of Kinross.

The property was found to be in a condition generally commensurate with its age and type of construction. A number of items of maintenance and repair were noted.

Evidence of settlement/movement has affected the building reflected by cracking to sections of render and plasterwork. This appears to be differential settlement at extensions and should be monitored. This does not appear to be recent but on the basis of a single inspection it is not possible to say that further movement will not occur.

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

The property has been extensively altered and extended in the past. It is assumed that all necessary Local Authority consents and approvals have been obtained for all such works and appropriate documentation, including Warrants and Completion Certificates, issued. If any works were exempt it is assumed they meet the standards required by the building regulations.

The property was vacant and floors were covered. Only random windows and doors were tested. Our inspection of the main roof space was restricted by insulation, partial flooring and stored items. Only a head and shoulders inspection was carried out over the three studio roof space access due to lack of flooring and further restricted by thick insulation. There is vegetation growing at sections of boundaries and the property front walls. No clear view was available of the flat roof covering and accordingly no comment can be made on its condition. Only readily accessible areas were inspected.

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.

Essential Repairs

None apparent within the limitations of our inspection.

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

Mortgage Valuation Report

Comment on Mortgageability

The property forms suitable security for mortgage purposes subject to the specific lending criteria of any mortgage provider.

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.

Valuations

Market value in present condition	£	<input type="text" value="460,000"/>
Market value on completion of essential repairs	£	<input type="text" value="N/A"/>
Insurance reinstatement value (to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)	£	<input type="text" value="620,000"/>
Is a reinspection necessary?		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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?	£	<input type="text"/>
Is the property in an area where there is a steady demand for rented accommodation of this type?		<input type="checkbox"/> Yes <input type="checkbox"/> No

Declaration

Signed	Security Print Code [525875 = 4762] Electronically signed by:-
Surveyor's name	Richard R Blanski
Professional qualifications	DipSurv FRICS
Company name	DHKK Chartered Surveyors
Address	Office 12, Unit 1 Waverley Road, Mitchelston, Kirkcaldy, KY1 3NH
Telephone	01592 806666
Fax	
Report date	3rd May 2022

Energy Performance Certificate (EPC)

Scotland

Dwellings

98 STIRLING ROAD, MILNATHORT, KINROSS, KY13 9XR

Dwelling type: Detached bungalow
Date of assessment: 28 April 2022
Date of certificate: 28 April 2022
Total floor area: 281 m²
Primary Energy Indicator: 193 kWh/m²/year

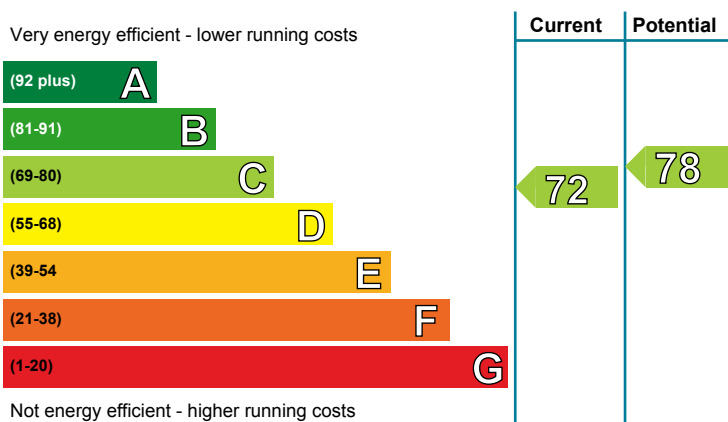
Reference number: 2282-1049-3234-7242-1224
Type of assessment: RdSAP, existing dwelling
Approved Organisation: Elmhurst
Main heating and fuel: Boiler and radiators, mains gas

You can use this document to:

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

Estimated energy costs for your home for 3 years*	£5,796	See your recommendations report for more information
Over 3 years you could save*	£462	

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

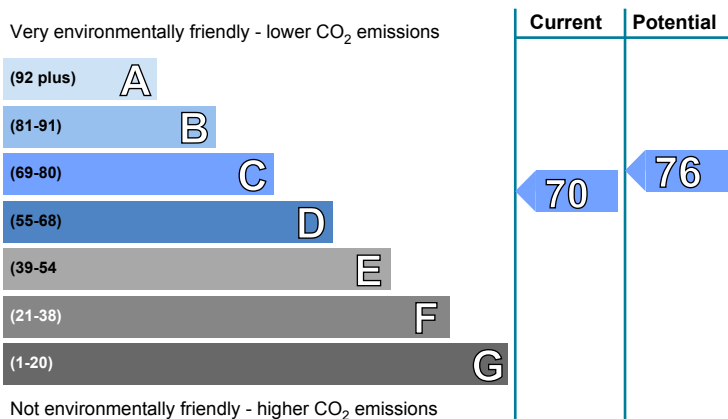


Energy Efficiency Rating

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 C (72)**. 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 C (70)**. 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 Floor insulation (suspended floor)	£800 - £1,200	£465.00
2 Solar photovoltaic (PV) panels	£3,500 - £5,500	£936.00

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	Cavity wall, as built, insulated (assumed)	★★★★☆	★★★★☆
	Timber frame, as built, insulated (assumed)	★★★★☆	★★★★☆
Roof	Pitched, 150 mm loft insulation	★★★★☆	★★★★☆
	Pitched, 200 mm loft insulation	★★★★☆	★★★★☆
Floor	Suspended, no insulation (assumed)	—	—
	Suspended, insulated (assumed)	—	—
Windows	Fully double glazed	★★★☆☆	★★★☆☆
Main heating	Boiler and radiators, mains gas	★★★★☆	★★★★☆
Main heating controls	Programmer, room thermostat and TRVs	★★★★☆	★★★★☆
Secondary heating	Room heaters, wood logs	—	—
Hot water	From main system	★★★★☆	★★★★☆
Lighting	Low energy lighting in 88% of fixed outlets	★★★★★	★★★★★

The energy efficiency rating of your home

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

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


The impact of your home on the environment

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

The calculated emissions for your home are 31 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 8.6 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 1.5 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	£5,049 over 3 years	£4,587 over 3 years	
Hot water	£270 over 3 years	£270 over 3 years	
Lighting	£477 over 3 years	£477 over 3 years	
Totals	£5,796	£5,334	

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 Floor insulation (suspended floor)	£800 - £1,200	£155		
2 Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£312		

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 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.

2 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:

- Biomass secondary heating

Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	34,660	(1,240)	N/A	N/A
Water heating (kWh per year)	2,211			

About this document

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

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

Assessor's name:	Mr. Richard Blanski
Assessor membership number:	EES/014228
Company name/trading name:	DHKK Limited
Address:	54 Corstorphine Road Edinburgh EH12 6JQ
Phone number:	0131 313 0444
Email address:	survey@dhkk.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



property questionnaire

Property Address	98 Stirling Road Milnathort Kinross KY13 9XR
Seller(s)	Mrs J Verden-Anderson
Completion date of Property Questionnaire	29/04/2022

Note for sellers

- Please complete this form carefully. It is important 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 you solicitor or estate agent immediately.

Information to be given to prospective buyer(s)

1.	Length of Ownership
	How long have you owned the property? <input type="text" value="4 years."/>
2.	Council Tax
	Which Council Tax band is your property in? <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D <input checked="" type="checkbox"/> E <input type="checkbox"/> F <input type="checkbox"/> G
3.	Parking
	What are the arrangements for parking at your property? (Please tick all that apply) Garage <input type="checkbox"/> Allocated parking space <input type="checkbox"/> Driveway <input checked="" type="checkbox"/> On street <input type="checkbox"/> Resident Permit <input type="checkbox"/> Metered parking <input type="checkbox"/> Shared parking <input type="checkbox"/> Other (please specify) <input type="text"/>

property questionnaire

7.	Central heating	
	<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><u>If you have answered yes or partial</u> – what kind of central heating is there?</p> <div data-bbox="156 461 1150 533" style="border: 1px solid black; padding: 2px;">Gas-fired.</div> <p>(examples: gas-fired, solid fuel, electric storage heating, gas-warm air).</p> <p>If you have answered yes, please answer the three questions below:</p>	Yes
	<p>(i) When was your central heating system or partial central heating system installed?</p> <div data-bbox="156 797 1150 869" style="border: 1px solid black; padding: 2px;">Prior to sole ownership of the property.</div> <p>(ii) Do you have a maintenance contract for the central heating system?</p> <p>If you have answered yes, please give details of the company with which you have a maintenance contract:</p> <div data-bbox="156 1066 1150 1137" style="border: 1px solid black; height: 32px;"></div> <p>(iii) When was your maintenance agreement last renewed? (Please provide the month and year).</p> <div data-bbox="156 1267 1150 1339" style="border: 1px solid black; height: 32px;"></div>	No
8.	Energy Performance Certificate	
	Does your property have an Energy Performance Certificate, which is less than 10 years old?	No
9.	Issues that may have affected your property	
a.	<p>Has there been any storm, flood, fire or other structural damage to your property while you have owned it?</p> <p><u>If you have answered yes</u>, is the damage the subject of any outstanding insurance claim?</p>	<p>No</p> <p>N/A</p>

property questionnaire

b.	<p>Are you aware of the existence of asbestos in your property?</p> <p><u>If you have answered yes</u>, please give details:</p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div>	No																								
10.	Services																									
a.	<p>Please tick which services are connected to your property and give details of the supplier:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Services</th> <th style="text-align: center;">Connected</th> <th style="text-align: left;">Supplier</th> </tr> </thead> <tbody> <tr> <td>Gas or liquid petroleum gas</td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td><div style="border: 1px solid black; padding: 2px;">Clear Business</div></td> </tr> <tr> <td>Water mains or private water supply</td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td><div style="border: 1px solid black; padding: 2px;">Scottish Water</div></td> </tr> <tr> <td>Electricity</td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td><div style="border: 1px solid black; padding: 2px;">Clear Business</div></td> </tr> <tr> <td>Mains drainage</td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td><div style="border: 1px solid black; padding: 2px;">Scottish Water</div></td> </tr> <tr> <td>Telephone</td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td><div style="border: 1px solid black; padding: 2px;">Disconnected</div></td> </tr> <tr> <td>Cable TV or satellite</td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td><div style="border: 1px solid black; padding: 2px;">Disconnected</div></td> </tr> <tr> <td>Broadband</td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td><div style="border: 1px solid black; padding: 2px;">Disconnected</div></td> </tr> </tbody> </table>	Services	Connected	Supplier	Gas or liquid petroleum gas	<input checked="" type="checkbox"/>	<div style="border: 1px solid black; padding: 2px;">Clear Business</div>	Water mains or private water supply	<input checked="" type="checkbox"/>	<div style="border: 1px solid black; padding: 2px;">Scottish Water</div>	Electricity	<input checked="" type="checkbox"/>	<div style="border: 1px solid black; padding: 2px;">Clear Business</div>	Mains drainage	<input checked="" type="checkbox"/>	<div style="border: 1px solid black; padding: 2px;">Scottish Water</div>	Telephone	<input checked="" type="checkbox"/>	<div style="border: 1px solid black; padding: 2px;">Disconnected</div>	Cable TV or satellite	<input checked="" type="checkbox"/>	<div style="border: 1px solid black; padding: 2px;">Disconnected</div>	Broadband	<input checked="" type="checkbox"/>	<div style="border: 1px solid black; padding: 2px;">Disconnected</div>	
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b.	<p>Is there a septic tank system at your property?</p> <p><u>If you have answered yes</u>, please answer the two questions below:</p> <p>(i) Do you have appropriate consents for the discharge from your septic tank?</p> <p>(ii) Do you have a maintenance contract for your septic tank?</p> <p><u>If you have answered yes</u>, please give details of the company with which you have a maintenance contract:</p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div>	<p>No</p> <p>N/A</p> <p>N/A</p>																								

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</u>, please give details:</p> <div data-bbox="156 465 1150 638" style="border: 1px solid black; height: 77px; width: 623px;"></div>	No
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</u>, please give details:</p> <div data-bbox="156 869 1150 1041" style="border: 1px solid black; height: 77px; width: 623px;"></div>	N/A
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>	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</u>, please give details:</p> <div data-bbox="156 1406 1150 1579" style="border: 1px solid black; height: 77px; width: 623px;"></div>	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</u>, please give details:</p> <div data-bbox="156 1841 1150 2013" style="border: 1px solid black; height: 77px; width: 623px;"></div>	No

property questionnaire

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 privately-owned)?</p> <p><u>If you have answered yes</u>, please give details:</p> <div data-bbox="156 360 1150 535" style="border: 1px solid black; height: 78px; width: 623px;"></div>	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</u>, please provide the name and address, and give details of any deposit held and approximate charges:</p> <div data-bbox="156 851 1150 1025" style="border: 1px solid black; height: 78px; width: 623px;"></div>	No
b.	<p>Is there a common buildings insurance policy?</p> <p><u>If you have answered yes</u>, is the cost of the insurance included in your monthly/annual factor's charges?</p>	No No
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> <div data-bbox="156 1476 1150 1650" style="border: 1px solid black; height: 78px; width: 623px;"></div>	

property questionnaire

13.	Specialist works	
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? 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> <div data-bbox="156 474 1150 645" style="border: 1px solid black; height: 76px; width: 623px;"></div>	No
b.	<p>As far as you were aware, has any preventative work for dry rot, wet rot, or damp, ever been carried out to your property? <u>If you have answered yes</u>, please give details:</p> <div data-bbox="156 887 1150 1057" style="border: 1px solid black; height: 76px; width: 623px;"></div>	No
c.	<p><u>If you have answered yes</u> to 13(a) or (b), do you have any guarantees relating to this work? <u>If you have answered yes</u> these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself <u>please write below who has these documents</u> and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate. Guarantees are held by:</p> <div data-bbox="156 1460 1150 1559" style="border: 1px solid black; height: 44px; width: 623px;"></div>	N/A

14.	Guarantees	
a.	<p>Are there any guarantees or warranties for any of the following:</p> <ul style="list-style-type: none"> (i) Electrical work (ii) Roofing (iii) Central heating (iv) National House Building Council (NHBC) (v) Damp course (vi) Any other work or installations (for example, cavity wall insulation, underpinning, indemnity policy) 	<p>No</p> <p>No</p> <p>No</p> <p>No</p> <p>No</p> <p>No</p>
b.	<p>If you have answered yes or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):</p> <div data-bbox="156 920 1150 1093" style="border: 1px solid black; height: 77px; width: 623px;"></div>	
c.	<p>Are there any outstanding claims under any of the guarantees listed above?</p> <p><u>If you have answered yes</u>, please give details:</p> <div data-bbox="156 1344 1150 1516" style="border: 1px solid black; height: 77px; width: 623px;"></div>	No
15.	Boundaries	
	<p>So far as you are aware, has any boundary of your property been moved in the last 10 years?</p> <p><u>If you have answered yes</u>, please give details:</p> <div data-bbox="156 1814 1150 1986" style="border: 1px solid black; height: 77px; width: 623px;"></div>	No

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

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: _____