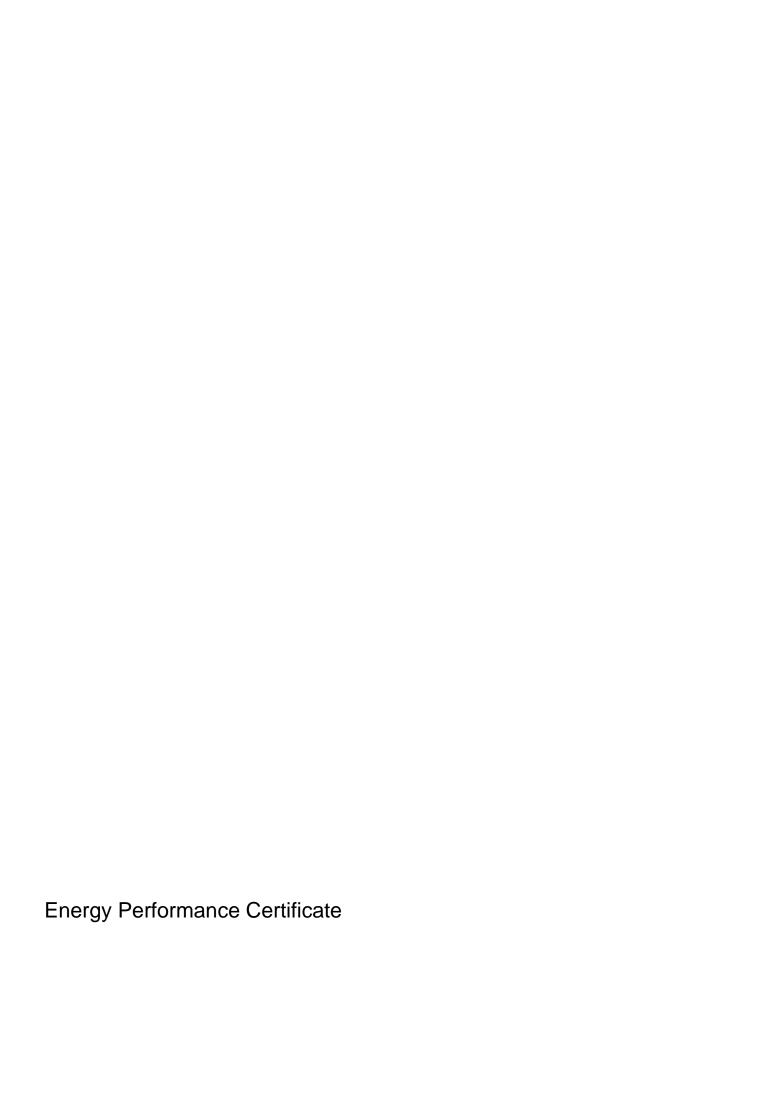
# Walker Fraser Steele Chartered Surveyors

16 KELLOCK AVENUE DUNFERMLINE KY11 8YW



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

**Dwellings** 

## **Scotland**

### 16 KELLOCK AVENUE, DUNFERMLINE, KY11 8YW

Dwelling type: Semi-detached house
Date of assessment: 08 August 2024
Date of certificate: 08 August 2024

**Total floor area:** 129 m<sup>2</sup>

Primary Energy Indicator: 121 kWh/m²/year

**Reference number:** 0882-1048-3238-3344-5220 **Type of assessment:** RdSAP, existing dwelling

Approved Organisation: ECMK

**Main heating and fuel:** Boiler and radiators, mains

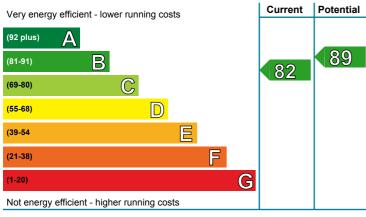
gas

#### 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 CO<sub>2</sub> emissions by improving your home

Estimated energy costs for your home for 3 years*	£3,357	See your recommendations
Over 3 years you could save*	£	report for more information

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

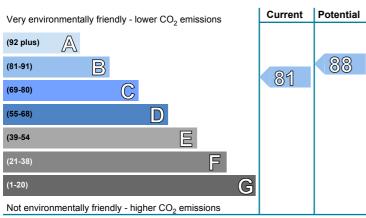


### **Energy Efficiency Rating**

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

Your current rating is **band B (82)**. 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 B (81)**. 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 Solar photovoltaic (PV) panels	£3,500 - £5,500	£1434.00

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)	****	****
Roof	Pitched, 350 mm loft insulation	****	****
Floor	Solid, insulated (assumed) To unheated space, insulated (assumed)	_ _	_ _
Windows	Fully double glazed	****	<b>★★★</b> ☆
Main heating	Boiler and radiators, mains gas	****	****
Main heating controls	Programmer, room thermostat and TRVs	****	<b>★★★</b> ☆
Secondary heating	None	_	_
Hot water	From main system	****	<b>★★★</b> ☆
Lighting	Low energy lighting in 81% 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 21 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 2.7 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 0.8 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

L-CE vv94.0.1.1 (SAP 9.94) Page 1 of 5

### Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£2,382 over 3 years	£2,382 over 3 years	
Hot water	£465 over 3 years	£465 over 3 years	You could
Lighting	£510 over 3 years	£510 over 3 years	save £
Total	£3,357	£3,357	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.

December de disservate	lu disetiva sest	Typical saving	Rating after i	mprovement
Recommended measures	Indicative cost	per year	Energy	Environment
1 Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£478	B 89	B 88

### 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 Solar photovoltaic (PV) panels

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

### Low and zero carbon energy sources

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

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

### Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	8,157	N/A	N/A	N/A
Water heating (kWh per year)	1,870			

### **About this document**

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

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

Assessor's name: Robin Smith
Assessor membership number: ECMK302872

Company name/trading name: Walker Fraser Steele
Address: 27 Waterloo Street

Glasgow G2 6BZ

Phone number: 01412210442

Email address: robin.smith@walkerfrasersteele.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.

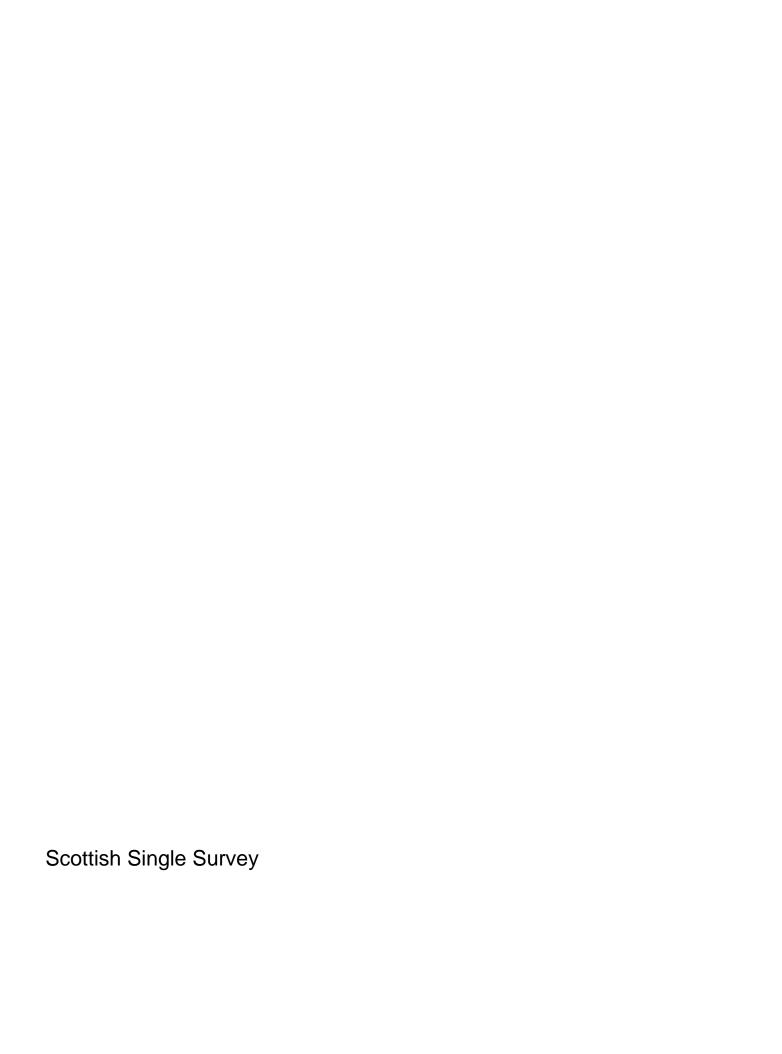
### Advice and support to improve this property

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 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





### survey report on:

Property address	16 Kellock Avenue, DUNFERMLINE, Fife, KY11 8YW		
Customer	TLT LLP		
Customer address	41 West Campbell Street, GLASGOW, G2 6SE		
Prepared by	Walker Fraser Steele		
Date of inspection	8th August 2024		

WALKER FRASER STEELE LLP CHARTERED SURVEYORS

### **PART 1 - GENERAL**

#### 1.1 THE SURVEYORS

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

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

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

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

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

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

Х

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.

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

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.<sup>2</sup>

#### 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

<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

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;

- 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

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 property is a two storey semi-detached house.
Accommodation	Ground floor: hallway, living room, kitchen and WC.  First floor: landing, three bedrooms, a bathroom and an en-suite.
Gross internal floor area (m²)	87
Neighbourhood and location	The property is located in a residential area. The immediate neighbourhood includes similar style and aged properties. The property is within reasonable distance of usual amenities. There are a few schools in the immediate area.
Age	The property is understood to have been built in 2014.
Weather	At the time of our inspection it was dry and this was preceded by a period of changeable weather.
Chimney stacks	None
Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate.
	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 covered with concrete tiles. The main roof incorporates valley gutters. The roof space was entered through a hatch in the landing ceiling. The roof is formed with factory made timber roof trusses. The roof space is insulated fully with modern fibreglass quilt.

Rainwater fittings	The property is served by plastic gutters and downpipes.
Main walls	Visually inspected with the aid of binoculars where appropriate.
	Foundations and concealed parts were not exposed or inspected.
	The walls appear to be of cavity construction with a rendered masonry outerleaf.
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.
	The property has double glazed PVC windows. Composite front and rear doors. Eaves joinery in PVC.
External decorations	None
	,,,,,,,
Conservatories / porches	None
Communal areas	None
Garages and permanent outbuildings	Visually inspected.
	There is a single garage integral with the property.
Outside areas and boundaries	Visually inspected.
Outside areas and boundaries	The property is on a flat site. The property has a front and rear gardens. The boundaries around the rear garden are defined by timber fences.
Ceilings	Visually inspected from floor level.
	The property has plasterboard lined ceilings.
Internal walls	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for
	dampness where considered appropriate.
	The property has plasterboard lined internal walls.

Floors including sub floors	The floors are of solid concrete at the ground floor and suspended timber construction at first floor.
Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved.
	Kitchen units were visually inspected excluding appliances.
	Joinery comprises timber doors and skirting boards. Timber framed staircase .There are timber wall mounted and base units in the kitchen.
Chimney breasts and fireplaces	None
Internal decorations	Visually inspected.
	Rooms have been painted and/or papered. The walls, bathroom and en suite have a mixture of painted and tiled finishes.
Cellars	None
Electricity	Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.
	The property is connected to the mains electrical supply. The meter is in the outside meter box. The consumer unit can be found in the garage. The consumer unit contains MCBs. Where visible, the installation has been wired in plastic covered cable.
	The supply was turned off and reconnection of the property should be confirmed, before purchase.
Gas	Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.
	Mains gas is connected and the meter and stop tap are located in an outside meter box.
	The supply was turned off and reconnection of the property should

#### 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.

The internal stopcock is in the hall. The pipework internally, where visible, is in copper. There are no water storage tanks as the property is served direct from the mains.

The bathroom contains a bath with shower attachment, wash hand basin and WC. There is also a separate shower room in the main bedroom which contains a wash hand basin and WC. There is a separate WC on the ground floor.

### 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 and hot water is provided by a gas fired boiler which is located in the garage. The boiler is a combination unit. This serves radiators throughout the property. The heating system is controlled by a programmer, a room thermostat and thermostatic valves on most of the radiators. As the hot water is provided direct by the central heating boiler, there is no storage tank in the property. The central heating and hot water pipes, where visible, are in copper.

#### **Drainage**

Drainage covers etc were not lifted.

Neither drains nor drainage systems were tested.

The property is assumed to be connected to the main drainage system.

### Fire, smoke and burglar alarms

Visually inspected.

No tests whatsoever were carried out to the system or appliances.

There are fire, smoke and carbon monoxide alarms in the kitchen, hallway, stairway, living room and garage.

No comment is made in respect of security measures.

#### Any additional limits to inspection

### For flats / maisonettes

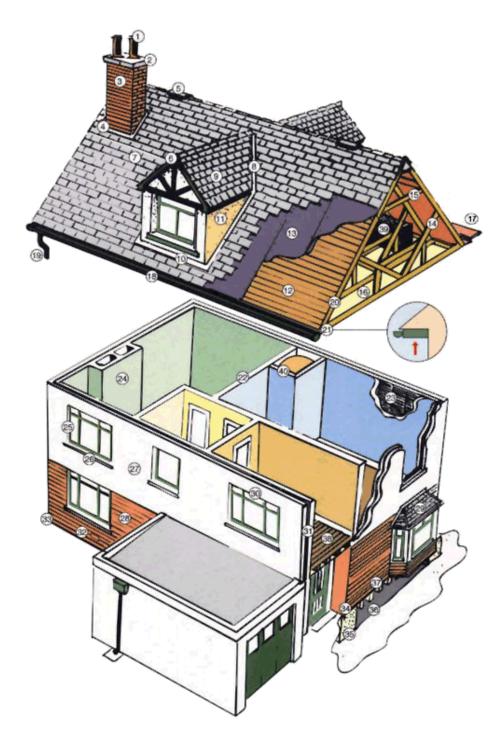
Only the subject flat and internal communal areas giving access to the flat were inspected.

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

Any additional limits to inspection	that the surveyor is able to give an opinion on the general condition and standard of maintenance.
	The property was unoccupied, partly furnished and there were fully fitted floor coverings.

### 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
- (17) Parapet gutter
- 18) Eaves guttering
- Rainwater downpipe
- 20) Verge boards/skews
- 21) Soffit boards
- 22) Partition wall
- 23) Lath / plaster
- 24) Chimney breast
- 25) Window pointing
- 6) Window sills
- 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
- 39) 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
Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.	Repairs or replacement requiring future attention, but estimates are still advised.	No immediate action or repair is needed.

Structural movement	
Repair category	1
Notes	No evidence of significant structural movement was noted.

Dampness, rot and infestation	
Repair category	1
Notes	No evidence of significant dampness, rot, infestation or decay was found.

Chimney stacks	
Repair category	-
Notes	Not Applicable

Roofing including roof space	
Repair category	1
Notes	No obvious issues were noted.

Rainwater fittings	
Repair category	1
Notes	No obvious issues were noted.

Main walls	
Repair category	1
Notes	No obvious issues were noted.

Windows, external doors and joinery	
Repair category	1
Notes	No obvious issues were noted.

External decorations	
Repair category	-
Notes	Not Applicable

Conservatories/porches	
Repair category	-
Notes	Not Applicable

Communal areas	
Repair category	-
Notes	Not Applicable

Garages and permanent outbuildings	
Repair category	1
Notes	No obvious issues were noted.

Outside areas and boundaries	
Repair category	1
Notes	No obvious issues were noted.

Ceilings	
Repair category	1
Notes	General wear and tear is evident. Some old damp staining and condensation damage noted, this was dry at the time of inspection.

Internal walls	
Repair category	1
Notes	No obvious issues were noted.

Floors including sub-floors	
Repair category	1
Notes	No obvious issues were noted.

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

Chimney breasts and fireplaces	
Repair category	-
Notes	Not Applicable

Internal decorations	
Repair category	1
Notes	General wear and tear is evident.

Cellars	
Repair category	-
Notes	Not Applicable

Electricity	
Repair category	2
Notes	There is a broken light switch in the main bedroom. The electricity supply was turned off and reconnection of the property should be confirmed, before purchase.

Gas	
Repair category	1
Notes	The gas supply was turned off and reconnection of the property should be confirmed, before purchase.

Water, plumbing and bathroom fittings			
Repair category	1		
Notes	No obvious issues were noted.  Where visible the cold water installation appeared satisfactory with no serious defect or obvious leakage. No tests on the system have been carried out and therefore no comment on its operation or the serviceability of any of its components can be made.  Bathroom fittings show signs of normal wear and tear commensurate with age and style.		

Heating and hot water			
Repair category	1		
Notes	No obvious issues were noted.  The heating was not on when the property was inspected and therefore no		

Heating and hot water		
Repair category	1	
Notes	comments can be made on its effectiveness. Heating and hot water should be checked annually by a competent qualified engineer to ensure safe operation and for the installation to comply with the latest recommendations and regulations.	

Drainage	
Repair category	1
Notes	No obvious issues were noted. All above and below ground drainage should be inspected and cleaned through periodically.

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	-
Roofing including roof space	1
Rainwater fittings	1
Main walls	1
Windows, external doors and joinery	1
External decorations	-
Conservatories/porches	-
Communal areas	-
Garages and permanent outbuildings	1
Outside areas and boundaries	1
Ceilings	1
Internal walls	1
Floors including sub-floors	1
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	-
Internal decorations	1
Cellars	-
Electricity	2
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 floor		
2. Are there three steps or fewer to a main entrance door of the property?	Yes X No		
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 X No		
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

Your legal adviser should confirm the title of the property and that it is held in Absolute Ownership without any onerous burdens or title restrictions.

Your legal adviser should make further enquiries and advise you on the ownership and obligations for the maintenance of the property's boundaries.

#### Estimated reinstatement cost for insurance purposes

The estimated reinstatement cost for insurance purposes is £225,000. This figure is an opinion of an appropriate sum for which the property should be insured against total destruction on a re- instatement basis assuming reconstruction of the property in its existing design and materials. Furnishings, finishings and fittings have not been included. No allowance has been included for inflation during the insurance period or during re-construction and no allowance has been made for VAT, other than on professional fees. Further discussions with your insurers is advised. The figure should be reviewed annually and in light of any future alterations or additions.

#### Valuation and market comments

The market value of the property as described in this report is £190,000. This figure assumes vacant possession and that the property is unaffected by any adverse planning proposals, onerous burdens, title restrictions or servitude rights. In our opinion, the property will provide suitable security for normal lending purposes, although as lender's requirements differ you should confirm with your mortgage provider that the property meets their lending criteria.

Signed	Security Print Code [523611 = 2030 ] Electronically signed				
Report author	R A SMITH				
Company name	Walker Fraser Steele				
Address	Cadell House, 23-31 Waterloo Street, Glasgow, G2 6BZ				
Date of report	8th August 2024				

# Mortgage Valuation Report

# WALKER FRASER STEELE LLP CHARTERED SURVEYORS

Property Address				
Address 16 Kellock Avenue, DUNFERMLINE, Fife, KY11 8YW Seller's Name TLT LLP Date of Inspection 8th August 2024				
Property Details				
Property Type	X House       Bungalow       Purpose built maisonette       Converted maisonette         Purpose built flat       Converted flat       Flat over non-residential use         Other (specify in General Remarks)			
Property Style	□ Detached       X Semi detached       ■ Mid terrace       ■ End terrace         □ Back to back       □ High rise block       □ Low rise block       □ Other (specify in General Remarks)			
Does the surveyor be e.g. local authority, m	elieve that the property was built for the public sector, Yes X No nilitary, police?			
Flats/Maisonettes on	ly Floor(s) on which located No. of floors in block Lift provided? Yes No  No. of units in block			
Approximate Year of	Construction 2014			
Tenure				
X Absolute Ownership	Leasehold Ground rent £ Unexpired years			
Accommodation				
Number of Rooms	1 Living room(s) 3 Bedroom(s) 1 Kitchen(s) 2 Bathroom(s) 3 WC(s) 0 Other (Specify in General remarks)			
Gross Floor Area (ex	ccluding garages and outbuildings) m² (Internal) 110 m² (External)			
Residential Element	(greater than 40%) X Yes No			
Garage / Parking /	Outbuildings			
X Single garage Available on site?	□ Double garage       □ Parking space       □ No garage / garage space / parking space         X Yes       □ No			
Permanent outbuildin	ngs:			
None				

# Mortgage Valuation Report

Construction								
Walls	X Brick	Stone	Concrete	Timber frame	Other	(specify in Gen	eral Remarks)	
Roof	X Tile	Slate	Asphalt	Felt	Other	Other (specify in General Remarks)		
Special Risks								
Has the property s	uffered struct	ural movemen	nt?			Yes	X No	
If Yes, is this recer	nt or progress	ive?				Yes	No	
Is there evidence, immediate vicinity?		son to anticip	ate subsidence	, heave, landslip o	or flood in the	Yes	X No	
If Yes to any of the	e above, provi	de details in G	Seneral Remark	S.				
Service Connec	tion							
Based on visual in of the supply in Ge	spection only. eneral Remark	If any servicess.	es appear to be	non-mains, pleas	e comment or	n the type ar	nd location	
Drainage	X Mains	Private	None	Water	X Mains	Private	None	
Electricity	X Mains	Private	None	Gas	X Mains	Private	None	
Central Heating	X Yes	Partial	None					
Gas fired combin			diators.					
Site								
Apparent legal issu	ues to be verif	ied by the cor	nveyancer. Plea	se provide a brief	description in	n General Re	emarks.	
Rights of way	Shared drive	es / access	Garage or other	amenities on separate	site Share	ed service conn	ections	
Ill-defined boundari	es	Agricultu	ral land included wi	th property	Other	(specify in Ge	neral Remarks)	
Location								
Residential suburb	X Res	dential within tow	n / city Mixe	d residential / comme	rcial Mainl	y commercial		
Commuter village	Rem	ote village	Isola	ted rural property	Other	(specify in Ge	neral Remarks)	
Planning Issues								
Has the property b	een extended	/ converted /	altered?	res X No				
If Yes provide deta	ails in General	Remarks.						
Roads								
Made up road	Unmade road	Partly c	ompleted new road	Pedestrian a	ccess only	X Adopted	Unadopted	

# Mortgage Valuation Report

General Remarks			
The property is located in a residential area. The immediate neighbourhood includes similar style and aged properties. The property is within reasonable distance of usual amenities. There are a few schools in the immediate area.			
The general condition of the property appears consistent with its age and type of construction, but some works of repair and maintenance are required.			
Essential Repairs			
None			
Estimated cost of essential repairs £ Retention recommended? Yes _ X No _ Amount £			

#### Mortgage Valuation Report

Comment on Mortgagea	bility					
Common on mortgagoa						
In our opinion the subjects	s would form suitable mortgage security by a lending institution.					
Valuations						
Market value in present cor Market value on completion Insurance reinstatement va	of essential repairs	£ 190,000 £ £ 225,000				
	rebuilding, site clearance, professional fees, ancillary charges plus VAT)	Yes X No				
Buy To Let Cases						
What is the reasonable rangementh Short Assured Tenar	ge of monthly rental income for the property assuming a letting on a 6 ncy basis?	£ N/A				
Is the property in an area w	there there is a steady demand for rented accommodation of this type?	Yes No				
Declaration						
Signed	Security Print Code [523611 = 2030 ] Electronically signed by:-					
Surveyor's name R A SMITH						
Professional qualifications	MRICS					
Company name	Walker Fraser Steele					
Address	Cadell House, 23-31 Waterloo Street, Glasgow, G2 6BZ					
Telephone 0141 221 0442						
Fax	0141 258 5976					
Report date	Report date 8th August 2024					



Property address	16 KELLOCK AVENUE, DUNFERMLINE, KY11 8YW
Seller(s)	Bank of Scotland PLC
Completion date of property questionnaire	06/08/2024

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

5.	Listed buildings	
	Is your property a Listed Building, or contained within one (i.e. a building recognised and approved as being of special architectural or historical interest)?	Yes / No Cannot answer*
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)?  If you have answered yes, please describe below the changes which you have made:	Yes / No Cannot answer*
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?  If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.  If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:	Yes / Ne
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property?  If you have answered yes, please answer the three questions below:	Yes / No Cannot answer*
	(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 doors (vidates when the work was completed):	vith approximate
	Please give any guarantees which you received for this work to your solicitor or	estate 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).	Yes / No / Partial Cannot answer*
	If you have answered yes / partial - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).	
	If you have answered yes, please answer the three questions below:	
b.	When was your central heating system or partial central heating system installed?	
C.	Do you have a maintenance contract for the central heating system?	Yes / No
	If you have answered yes, please give details of the company with which you have a maintenance contract:	
d.	When was your maintenance agreement last renewed? (Please provide the month and year).	
8.	Energy Performance Certificate	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	Yes / No Cannot answer*
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?	Yes / No Cannot answer*
	If you have answered yes, is the damage the subject of any outstanding insurance claim?	<del>Yes</del> / <del>Ne</del>
b.	Are you aware of the existence of asbestos in your property?	Yes / No Cannot answer*
	If you have answered yes, please give details:	Carriot answer

10. a.	Services  Please tick which services are	connected to yo	ur property and give detail	s of the
a.	supplier:	connected to yo	ar property and give detail	3 Of the
	Services	Connected	Supplier	
	Gas / liquid petroleum gas	Cannot answer*		
	Water mains / private water supply	Cannot answer*		
	Electricity	Cannot answer*		
	Mains drainage	Cannot answer*		
	Telephone	Cannot answer*		
	Cable TV / satellite	Cannot answer*		
	Broadband	Cannot answer*		
b.	Is there a septic tank system at you have answered yes, please		estions below:	Yes / No Cannot answer*
C.	(i) Do you have appropriate conse	nts for the discha	rge from your septic tank?	Yes / No / Den't knew
d.	(ii) Do you have a maintenance co	ntract for your se	otic tank?	Yes / No
	If you have answered yes, please have a maintenance contract:	e give details of the	ne company with which you	

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?	Yos / No / Don't Know Cannot answer*
	If you have answered yes, please give details:	
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?	Yes / No / Not applicable Cannot answer*
	If you have answered yes, please give details:	
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 Cannot answer*
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 Cannot answer*
	If you have answered yes, please give details:	
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 Cannot answer*
	If you have answered yes, please give details:	
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 privately-owned.)	Yes / No Cannot answer*
	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 / No Cannot answer*
	If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	

b.	Is there a common buildings insurance policy?	Yes / No / Den't Knew Cannot answer*
	If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	<del>Yes</del> / <del>Ne</del> / <del>Den't Knew</del>
C.	Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.	
13.	Specialist works	
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 / No Cannot answer*
	If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property:	
b.	As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?	Yes / No Cannot answer*
	If you have answered yes, please give details:	
C.	If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?	Yes / No
	If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.	
	Guarantees are held by:	

14.	Guarantees						
a.	Are there any guarantees or warranties for any of the following:						
(i)	Electrical work	No	Yos	Don't know	With title doods	Lost	Cannot Answer*
(ii)	Roofing	Ne	Yes	Don't know	With title doods	Lost	Cannot Answer*
(iii)	Central heating	No	Yos	Don't know	With title deeds	Lost	Cannot Answer*
(iv)	NHBC	No	Yos	Don't know	With title doods	Lost	Cannot Answer*
(v)	Damp course	Ne	Yes	Don't know	With title doods	Lost	Cannot Answer*
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	No	Yos	Don't know	With title doods	Lost	Cannot Answer*
b.	If you have answered 'yes' or 'with title deed or installations to which the guarantee(s) rela	ls', pleas ite(s):	se give de	etails of t	he work		
c.	Are there any outstanding claims under any of the guarantees listed above?  If you have answered yes, please give details:			ove?	<del>Yes</del> / No		
15.	Boundaries						
	So far as you are aware, has any boundary o last 10 years?  If you have answered yes, please give details		roperty b	een move	ed in the	Don'	/ Ne / t know answer*

16.	Notices that affect your property	
	In the past 3 years have you ever received a notice:	
a.	advising that the owner of a neighbouring property has made a planning application?	Yes / No / Don't know Cannot answer*
b.	that affects your property in some other way?	Yos / No / Don't know Cannot answer*
C.	that requires you to do any maintenance, repairs or improvements to your property?	Yos / No / Don't know Cannot answer*
	If you have answered yes to any of a-c above, please give the notices to your sagent, including any notices which arrive at any time before the date of entry of your property.	olicitor or estate the purchaser of

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:		

<sup>\*</sup> This report has been completed on behalf of the lender in respect to a repossessed property and therefore some information is not available.







