

Home Report

One triangle, all angles covered

RESIDENTIAL / COMMERCIAL / PROPERTY & CONSTRUCTION /





Energy Performance Certificate



Energy Performance Certificate (EPC)

Dwellings

Scotland

10 STANLEY STREET, GALASHIELS, TD1 1HS

Dwelling type: Top-floor maisonette
Date of assessment: 01 August 2022
Date of certificate: 02 August 2022

Total floor area: 66 m²

Primary Energy Indicator: 605 kWh/m²/year

Reference number: 0294-1021-9208-8392-5204 **Type of assessment:** RdSAP, existing dwelling

Approved Organisation: Elmhurst

Main heating and fuel: Boiler and radiators, mains

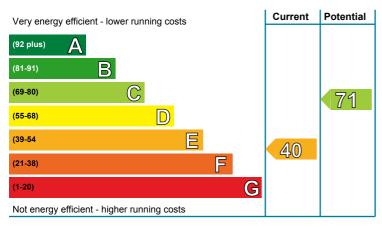
gas

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*	£4,047	See your recommendations
Over 3 years you could save*	£2,166	report for more information

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

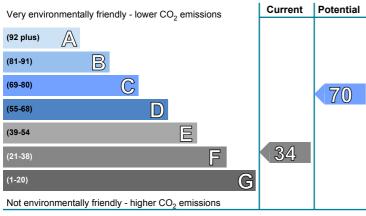


Energy Efficiency Rating

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 E (40)**. 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 (CO_2) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band F (34)**. 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 Room-in-roof insulation	£1,500 - £2,700	£1368.00
2 Internal or external wall insulation	£4,000 - £14,000	£501.00
3 Low energy lighting	£25	£84.00

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	Granite or whinstone, as built, no insulation (assumed)	***	***
Roof	Pitched, no insulation (assumed) Roof room(s), no insulation (assumed)	★☆☆☆☆★☆☆☆☆	★☆☆☆☆ ★☆☆☆☆
Floor	(another dwelling below)	_	_
Windows	Mostly double glazing	***	***
Main heating	Boiler and radiators, mains gas	****	★★★★ ☆
Main heating controls	Programmer, TRVs and bypass	***	***
Secondary heating	Room heaters, mains gas	_	_
Hot water	From main system	****	★★★★ ☆
Lighting	Low energy lighting in 44% 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 107 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 7.0 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 4.1 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£3,489 over 3 years	£1,455 over 3 years	
Hot water	£282 over 3 years	£249 over 3 years	You could
Lighting	£276 over 3 years	£177 over 3 years	save £2,166
Totals	£4,047	£1,881	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.

Da	common ded massives	Indicative cost	Typical saving	Rating after	improvement
Re	commended measures	Indicative cost	per year	Energy	Environment
1	Room-in-roof insulation	£1,500 - £2,700	£456	D 60	E 54
2	Internal or external wall insulation	£4,000 - £14,000	£167	D 67	D 65
3	Low energy lighting for all fixed outlets	£25	£28	D 68	D 65
4	Upgrade heating controls	£350 - £450	£25	C 69	D 67
5	Replace boiler with new condensing boiler	£2,200 - £3,000	£45	C 71	C 70

Alternative measures

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

Micro CHP

Choosing the right improvement package





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

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

1 Room-in-roof insulation

Insulating roof rooms will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. If it has a flat ceiling insulation can usually be added above the ceiling, and sloping ceilings and walls of roof rooms can be insulated using an internal lining board. Roof voids must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about roof room insulation and details of local contractors can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). Building regulations generally apply to this work so it is best to check this with your local authority building standards department.

2 Internal or external wall insulation

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

3 Low energy lighting

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

4 Heating controls (room thermostat)

The heating system should have a room thermostat to enable the boiler to switch off when no heat is required. A competent heating engineer should be asked to do this work. Insist that the thermostat switches off the boiler as well as the pump and that the thermostatic radiator valve is removed from any radiator in the same room as the thermostat. Building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority building standards department and seek advice from a qualified heating engineer.

5 Condensing boiler

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

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)	16,493	(1,020)	N/A	(2,291)
Water heating (kWh per year)	1,944			_

Addendum

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

About this document

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

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

Assessor's name: Mr. Michael Rutherford

Assessor membership number: EES/016130
Company name/trading name: J & E Shepherd
70 High Street
Galashiels

Galashiels TD1 1SQ 01896750150

Phone number: 01896750150

Email address: galashiels@shepherd.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





Scottish Single Survey



survey report on:

10 STANLEY STREET GALASHIELS TD1 1HS
Mr Alan Tullis
1
J & E Shepherd
1st August 2022



PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

The individual Surveyor will be a member of the Royal Institution of Chartered Surveyors who is competent to survey, value and report upon Residential Property¹.

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



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

1.2 THE REPORT

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

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

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

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

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

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

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

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

1.6 INTELLECTUAL PROPERTY

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

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

1.9 PRECEDENCE

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

1.10 DEFINITIONS

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

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

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

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

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

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

WARNING:

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

The last section of the Report contains matters considered relevant to the Conveyancer (Solicitor). It also contains the Surveyor's opinion both of the market value of the property and of the re-instatement cost, as defined below.

"Market Value" is the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion. In arriving at the opinion of the Market Value, the Surveyor also makes various standard assumptions covering, for example, vacant possession; tenure and other legal considerations; contamination and hazardous materials; the condition of un-inspected parts; the right to use mains services; and the exclusion of curtains, carpets etc. from the valuation. In the case of flats, the following further assumptions are made that:

- There are rights of access and exit over all communal roadways, corridors, stairways etc. and to use communal grounds, parking areas, and other facilities;
- There are no particularly troublesome or unusual legal restrictions;
- There is no current dispute between the occupiers of the flats or any outstanding claims or losses; and the costs of repairs to the building are shared among the co-proprietors on an equitable basis.

Any additional assumption, or any found not to apply, is reported.

"Re-instatement cost" is an estimate for insurance purposes of the current cost of rebuilding the Property in its present form unless otherwise stated. This includes the cost of rebuilding the garage and permanent outbuildings, site clearance and professional fees, but excludes VAT (except on the fees).

Sellers or prospective Purchasers may consider it prudent to instruct a reinspection and revaluation after a period of 12 weeks (or sooner if appropriate) to reflect changing circumstances in the market and/or in the physical condition of the Property.

1. Information and scope of inspection

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

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

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

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

Description	The property is a purpose built first and attic floor maisonette forming part of a two storey plus attic block and containing four residential units.
Accommodation	FIRST FLOOR: Entrance Hallway, Living Room, Kitchen and Bathroom.
	SECOND FLOOR: Landing and 2 Bedrooms.
Gross internal floor area (m²)	The gross internal floor area extends to approximately 54 sq metres or thereby.
Neighbourhood and location	The property is situated within an established residential area of similar style properties located within the town of Galashiels where all basic local amenities are readily available.
Age	Built approximately 1890.
Weather	The weather at the time of inspection was dry and sunny. The report should be read within the context of these weather conditions.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate.
	Chimney stacks are a mixture of brick and stone construction with clay chimney pots and flashings formed in lead/cement mortar.
Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate.
	Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.
	Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as

	being from a 3m ladder within the property.
	If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.
	The roof over the subject property is of traditional pitched timber construction finished in slate and with flat platform sections of roofing over dormer projections finished in what appears to be lead materials.
Rainwater fittings	Visually inspected with the aid of binoculars where appropriate.
	Rainwater fittings are a mixture of cast iron, PVC and alloy construction.
Main walls	Visually inspected with the aid of binoculars where appropriate.
	Foundations and concealed parts were not exposed or inspected.
	Main walls are of traditional solid stone construction.
Windows, external doors and joinery	Internal and external doors were opened and closed where keys were available.
Windows, external doors and joinery	
Windows, external doors and joinery	keys were available.
Windows, external doors and joinery	keys were available. Random windows were opened and closed where possible.
Windows, external doors and joinery	keys were available. Random windows were opened and closed where possible. Doors and windows were not forced open. The main access door to the property is of a timber and single glazed design with a fixed single glazed casement style window
Windows, external doors and joinery	keys were available. Random windows were opened and closed where possible. Doors and windows were not forced open. The main access door to the property is of a timber and single glazed design with a fixed single glazed casement style window unit over the front door. The majority of windows are of a replacement double glazed pivot,
	Random windows were opened and closed where possible. Doors and windows were not forced open. The main access door to the property is of a timber and single glazed design with a fixed single glazed casement style window unit over the front door. The majority of windows are of a replacement double glazed pivot, casement and Velux variety in both UPVC and timber frames. External facings on dormers have been formed in timber.
Windows, external doors and joinery External decorations	Random windows were opened and closed where possible. Doors and windows were not forced open. The main access door to the property is of a timber and single glazed design with a fixed single glazed casement style window unit over the front door. The majority of windows are of a replacement double glazed pivot, casement and Velux variety in both UPVC and timber frames.
	Random windows were opened and closed where possible. Doors and windows were not forced open. The main access door to the property is of a timber and single glazed design with a fixed single glazed casement style window unit over the front door. The majority of windows are of a replacement double glazed pivot, casement and Velux variety in both UPVC and timber frames. External facings on dormers have been formed in timber.
External decorations	Random windows were opened and closed where possible. Doors and windows were not forced open. The main access door to the property is of a timber and single glazed design with a fixed single glazed casement style window unit over the front door. The majority of windows are of a replacement double glazed pivot, casement and Velux variety in both UPVC and timber frames. External facings on dormers have been formed in timber. Visually inspected. There is a painted finish to external joinery and cast iron rainwater goods.
	Random windows were opened and closed where possible. Doors and windows were not forced open. The main access door to the property is of a timber and single glazed design with a fixed single glazed casement style window unit over the front door. The majority of windows are of a replacement double glazed pivot, casement and Velux variety in both UPVC and timber frames. External facings on dormers have been formed in timber. Visually inspected. There is a painted finish to external joinery and cast iron rainwater

Communal areas	Circulation areas visually inspected.
	There is shared access to the side and rear of the block.
	T.,, ., .
Garages and permanent outbuildings	Visually inspected.
	It is assumed that the brick built coal shed with a flat platform concrete roof pertains to the subject property. This should be confirmed.
Outside areas and boundaries	Visually inspected.
	There is a private area of garden ground to the rear elevation the boundaries of which have been formed where delineated by means of brick walls.
Ceilings	Visually inspected from floor level.
	Ceilings are of plasterboard sheet and lath and plaster construction.
	There are timber lined finishes within the property.
Internal wells	Visually inspected from floor level
Internal walls	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
	Internal walls and partitions are of plasterboard sheet and lath & plaster construction.
	There are timber lined finishes within the property.
Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.
	Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.
	Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.
	Flooring throughout the property is of suspended timber construction.
Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved.
	Kitchen units were visually inspected excluding appliances.
	Internal doors are of a flush fitting timber panel and timber/glazed variety along with timber skirtings and door facings.

	There is a timber stairence linking the first to still floor level
	There is a timber staircase linking the first to attic floor level.
	There is a range of fitted wall and base units provided within the kitchen.
Chimnov broasts and firenlases	Vigually inequated
Chimney breasts and fireplaces	Visually inspected.
	No testing of the flues or fittings was carried out.
	There is a fireplace within the living room serving an open fronted live effect gas fire.
Internal decorations	Visually inspected.
	There is a papered or painted finish to internal wall and ceiling surfaces along with tiled areas provided within the kitchen and bathroom.
	Internal joinery has a painted finish.
Cellars	Visually inspected where there was a safe and purpose-built access.
	Not applicable.
Electricity	Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on. There is a mains supply of electricity to the property with the electricity meter and circuit- breaker distribution board located at high level above the entrance door to the property.
Gas	Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on. There is a mains gas supply to the property with the gas meter located within a living room cupboard.
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.
	There is a main water supply to the property with the pipework where visible found to be of a copper and PVC type.
	There is a range of sanitary ware provided within the bathroom consisting of a bath, WC and wash hand basin.

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. The property has the benefit of a gas fired central heating system provided by means of a Ferroli S30 combination boiler to panelled radiators. This also provides domestic hot water to the property on demand. Drainage Drainage covers etc. were not lifted. Neither drains nor drainage systems were tested. All foul and surface water drainage is presumed 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. There appears to be smoke detection equipment in place and although not tested, this may not fully comply with Scottish Government guidelines on Fire and Smoke alarms, effective from February 2022. Further checks should be made and the system upgraded as necessary. 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

If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation.

The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.

An inspection for Japanese Knotweed was not carried out. This is a plant which is subject to control regulation, is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. It is therefore assumed that there is no Japanese Knotweed within the boundaries of the property or its neighbouring property. Identification of Japanese Knotweed is best undertaken by a specialist contractor.

The property was fully furnished and had fitted floor coverings, therefore no detailed inspection was possible of the floors and accordingly, no comment can be made on their condition. Internal cupboards were generally filled with storage items. No access was available beneath sanitary or kitchen fittings.

Windows and external doors were not all fully opened or tested.

No access was available to any sub-floor areas.

No access was possible to any roof void area as no void hatch has been provided.

No inspection has been possible to flooring timbers beneath any sanitary fitting, kitchen appliances or other wet areas was possible. Timbers are assumed to be in a satisfactory condition.

The cold water rising main was not fully inspectable.

Flat roof coverings were not inspectable.

The inspection of some window units was limited due to the presence of blackout blinds on the date of inspection.

Sectional Diagram showing elements of a typical house



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

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

2. Condition

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

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

Structural movement	
Repair category	1
Notes	Evidence of settlement/movement has affected the building reflected by plaster cracking and uneven runs to flooring within the property. On the basis of a single inspection this appears longstanding with no evidence of recent movement apparent.

Dampness, rot and infestation	
Repair category	2
Notes	Above average damp readings were obtained to localised sections of lower wall lining within the entrance hallway and living room. A precautionary check of the entire property should be carried out by a reputable timber and damp specialist prior to purchase.

Chimney stacks	
Repair category	2
Notes	Weathered stonework, worn and weathered pointing and vegetation growth were evident to chimney stacks requiring repair.

Roofing including roof space	
Repair category	2
Notes	A number of loose and broken roof slates and components were visible. Roof coverings are of an age and style where a degree of regular ongoing maintenance should be anticipated. More extensive overhaul work may be required in future. There is a flat roof covering finished in lead. It should be appreciated that this type of covering can have a limited life span and will require a higher than normal
	degree of ongoing maintenance and eventual replacement. It may be prudent to confirm the service history of the roof covering.

We always recommend a precautionary check of the roof and pertinents is undertaken prior to purchase, especially after adverse weather conditions.

Rainwater fittings	
Repair category	2
Notes	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. Rainwater goods have suffered corrosion with a cracked downpipe also evident to the front elevation requiring repair. Where previous leakage or overflow from rainwater goods has occurred a precautionary check of the surrounding building fabric is recommended with particular reference to damp or rot related defects.

Main walls	
Repair category	1
Notes	Weathered stonework was noted to external walls and future repairs should be anticipated. Repairs to traditional stone materials can be expensive, particularly to ornate finishes.

Windows, external doors and joinery		
Repair category	2	
Notes	Some double glazed units are defective having failed and allowed condensation to form between the panes. Repairs, including the replacement of defective units, will be required.	
	Windows are of an age and style where a degree of ongoing maintenance should be anticipated to sealed units and opening mechanisms.	
	It is assumed that replacement windows and doors comply with relevant building and fire regulations.	
	A precautionary check of all windows and doors is always recommended prior to purchase.	

External decorations	
Repair category	1
Notes	Paint finished and decorated external surfaces will require redecoration on a regular basis.

Conservatories/porches	
Repair category	-
Notes	Not applicable.

Communal areas	
Repair category	2
Notes	Communal areas leading to and surrounding the subject property have been visually inspected where possible, however it should be appreciated that there may be a common repairing liability in respect of other parts of the building out with the scope of our inspection and this should be confirmed. External stairs were noted to be weathered. Corrosion was also evident to metal railings and to the structural framework of the external stair/platform. Repairs are required.

Garages and permanent outbuildings	
Repair category	2
Notes	Weathered sections to concrete roof with evidence of rust to reinforcement bars, weathered brickwork, vegetation, worn and weathered brickwork pointing and soft/rotten sections of joinery were noted. Repairs are required.

Outside areas and boundaries	
Repair category	2
Notes	Open pointing was evident to brick boundary walls with cracking also evident to concrete footpaths. Repairs are required.

Ceilings	
Repair category	1
Notes	Some cracked ceiling plaster was noted and some repairs may be required at the time of redecoration or disturbance.

Internal walls	
Repair category	1
Notes	Some cracked wall plaster was noted and repairs may be required at the time of disturbance or redecoration.

Floors including sub-floors	
Repair category	1
Notes	Due to fitted carpets and floor coverings no detailed inspection of floors was possible and accordingly no comment can be made on their condition. No significant defects were noted, however uneven runs to flooring were evident within the property.

Internal joinery and kitchen fittings	
Repair category	1
Notes	Within the limitations of our inspection no significant defects were noted.
	Low level internal glazing should be checked for safety glass.

Chimney breasts and fireplaces	
Repair category	1
Notes	All flue linings should be checked, repaired if necessary and swept prior to fires/appliances being reused.

Internal decorations	
Repair category	1
Notes	The property is in fair decorative order.

Cellars	
Repair category	-
Notes	Not applicable.

Electricity	
Repair category	1
Notes	The Institution of Engineering Technology recommends that inspections and testings are undertaken at least every five 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 IET regulations. A precautionary check of the electrical system is always recommended prior to purchase. No tests were carried out by this firm.

Gas	
Repair category	1
Notes	In the interests of safety and in light of recent regulations it would be prudent to have all gas appliances checked by a Gas Safe registered contractor.

Water, plumbing and bathroom fittings	
Repair category	1
Notes	No tests have been undertaken of the system, however within the limitations of our inspection, no significant defects were noted. No inspection has been possible to enclosed timbers beneath wet appliances and no comment has been made on the condition of unseen areas. Watertight seals will require to be regularly checked and replaced, to prevent water damage to adjoining areas. We presume the sealants around the sanitary fittings are functional and no defects are present to the adjacent areas. A precautionary check of the areas below and adjacent to sanitary fittings is always recommended prior to purchase as these areas are prone to leakage.

Heating and hot water	
Repair category	1
Notes	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. Service records should be obtained and checked. In the absence of service documentation further advice should be obtained from a qualified heating engineer to ascertain the condition, efficiency, and life expectancy of the system. A precautionary check is always recommended prior to purchase. No testes were carried out by this firm.

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. A precautionary check of the drainage system is always recommended prior to purchase. No tests were carried out by this firm.

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	2
Chimney stacks	2
Roofing including roof space	2
Rainwater fittings	2
Main walls	1
Windows, external doors and joinery	2
External decorations	1
Conservatories/porches	-
Communal areas	2
Garages and permanent outbuildings	2
Outside areas and boundaries	2
Ceilings	1
Internal walls	1
Floors including sub-floors	1
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	1
Internal decorations	1
Cellars	-
Electricity	1
Gas	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?	First and second.
2. Are there three steps or fewer to a main entrance door of the property?	Yes No X
3. Is there a lift to the main entrance door of the property?	Yes No X
4. Are all door openings greater than 750mm?	Yes No X
5. Is there a toilet on the same level as the living room and kitchen?	Yes X No
6. Is there a toilet on the same level as a bedroom?	Yes No X
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

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 road and footpath adjoining the site are made up and are assumed to be adopted by the Local Authority.

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

As far as we can ascertain no significant alterations/additions have been made to the property in recent years which would have required Local Authority approval, although this cannot be guaranteed.

The subjects form part of a block of flats and it has been assumed that maintenance/repair costs of the common parts of the building will be shared on an equitable basis with adjoining proprietors. It is therefore assumed that the cost of common repairs detailed within the report will be apportioned accordingly although exact liability should be confirmed.

There is shared access to the side and rear of the block. The ownership and maintenance liabilities of these areas should be confirmed by your conveyancer.

It is assumed that replacement windows and doors comply with relevant building and fire regulations.

Estimated reinstatement cost for insurance purposes

For Reinstatement Cost Assessment purposes, it is recommended that the subjects be insured for a sum of not less than £270,000 (TWO HUNDRED AND SEVENTY THOUSAND POUNDS STERLING). This figure is the estimate of the cost of rebuilding the premises and bears no direct relationship to current market value.

Valuation and market comments

Having considered matters, taking account of our general observations on site, we are of the opinion that the Market Value of the subjects in their present condition and with the benefit of vacant possession may be fairly stated in the sum of £95,000 (NINETY THOUSAND POUNDS STERLING).

Signed	Security Print Code [484909 = 6468] Electronically signed
Report author	MICHAEL RUTHERFORD

Company name	J & E Shepherd
Address	70 High Street, Galashiels, TD1 1SQ
Date of report	3rd August 2022

Mortgage Valuation Report



Property Address			
Address Seller's Name Date of Inspection	10 STANLEY STREET, GALASHIELS, TD1 1HS Mr Alan Tullis 1st August 2022		
Property Details			
Property Type	House Bungalow X 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 X Low rise block □ Other (specify in General Remarks)		
Does the surveyor be e.g. local authority, m	lieve that the property was built for the public sector, Yes X No ilitary, police?		
Flats/Maisonettes only Approximate Year of 0	No. of units in block 4		
Tenure			
X Absolute Ownership	Leasehold Ground rent £ Unexpired years		
Accommodation			
Number of Rooms	1 Living room(s) 2 Bedroom(s) 1 Kitchen(s) 1 Bathroom(s) 0 WC(s) 0 Other (Specify in General remarks)		
Gross Floor Area (excluding garages and outbuildings) 54 m² (Internal) m² (External) Residential Element (greater than 40%) X yes No			
Garage / Parking / 0	Outbuildings_		
Single garage Available on site?	□ Double garage □ Parking space □ X No garage / garage space / parking space □ Yes □ No		
Permanent outbuildings:			
There is an external	store.		

Mortgage Valuation Report

Construction							
Walls	Brick	X Stone	Concrete	e Timber frame	Othe	er (specify in Ger	neral Remarks)
Roof	Tile	X Slate	Asphalt	Felt	Othe	er (specify in Ger	neral Remarks)
Special Risks							
Has the property	suffered struc	tural movem	ent?			X Yes	No
If Yes, is this rece	ent or progres	sive?				Yes	X No
Is there evidence, immediate vicinity		ason to antic	cipate subsidend	ce, heave, landslip	or flood in th	e Yes	X No
If Yes to any of th	e above, prov	vide details ir	General Rema	rks.			
Service Connec	ctions						
Based on visual in of the supply in G			vices appear to	be non-mains, plea	ase comment	on the type a	and 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				
Brief description of	of Central Hea	ating:					
Gas fired boiler t	to panelled ra	diators.					
Site							
Apparent legal iss	sues to be ver	rified by the o	conveyancer. P	lease provide a bri	ef description	n in General R	temarks.
Rights of way	X Shared driv	•		er amenities on separa	·	ared service conr	
Ill-defined boundar			ltural land included	·		ner (specify in Ge	
Location							
Residential suburb	X Re	sidential within t	own / city	ixed residential / comm	ercial Ma	inly commercial	
Commuter village	Re	mote village	Is	plated rural property	Oth	ner (specify in Ge	neral Remarks)
Planning Issues	s						
Has the property If Yes provide det			d / altered?	Yes X No			
Roads							
Made up road	Unmade roa	nd Partl	y completed new ro	ad Pedestrian	access only	X Adopted	Unadopted

Mortgage Valuation Report

General Remarks

At the time of inspection the property was found to have been generally adequately maintained having regard to its age and character. The valuation below reflects the fact that some items of maintenance type repair or upgrading may be required.

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 road and footpath adjoining the site are made up and are assumed to be adopted by the Local Authority.

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

As far as we can ascertain no significant alterations/additions have been made to the property in recent years which would have required Local Authority approval, although this cannot be guaranteed.

The subjects form part of a block of flats and it has been assumed that maintenance/repair costs of the common parts of the building will be shared on an equitable basis with adjoining proprietors. It is therefore assumed that the cost of common repairs detailed within the report will be apportioned accordingly although exact liability should be confirmed.

There is shared access to the side and rear of the block. The ownership and maintenance liabilities of these areas should be confirmed by your conveyancer.

It is assumed that replacement windows and doors comply with relevant building and fire regulations.

Essential Repairs			
None.			
Estimated cost of essential repairs £	Retention recommended? Yes	☐ No	Amount £

Mortgage Valuation Report

Comment on Mortgagea	bility	
The property forms suitable mortgage provider.	le security for mortgage purposes subject to the specific lending criteria o	f any
Valuations		
Market value in present cor Market value on completion Insurance reinstatement va (to include the cost of total Is a reinspection necessary	n of essential repairs lue rebuilding, site clearance, professional fees, ancillary charges plus VAT)	£ 95,000 £ N/A £ 270,000
Buy To Let Cases		
What is the reasonable rangementh Short Assured Tena	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	here there is a steady demand for rented accommodation of this type?	Yes No
Declaration		
Signed Surveyor's name	Security Print Code [484909 = 6468] Electronically signed by:- MICHAEL RUTHERFORD	
Professional qualifications	MRICS	
Company name	J & E Shepherd	
Address	70 High Street, Galashiels, TD1 1SQ	
Telephone	01896 750150	

Fax

Report date

01896 750101

3rd August 2022







SHEPHERD property questionnaire

Property address	10 Steinley Street Calashiels TOI IHS
Seller(s)	Ara Tullis
Completion date of property questionnaire	318122.

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?
2.	Council tax
	Which Council Tax band is your property in? (Please tick one) ☐ A ☐ B ☐ C ☐ D ☐ E ☐ F ☐ G ☐ H
3.	Parking
	What are the arrangements for parking at your property? (Please tick all that apply) Garage Allocated parking space Driveway Shared parking On street Resident permit Metered parking Other (please specify):
4.	Conservation area
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?

5.	Listed buildings	
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	☐ Yes ☑ No
6.	Alterations/additions/extensions	-
a.	(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?	☐ Yes No
	<u>If you have answered yes</u> , please describe below the changes which you have made:	
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	☐ Yes
	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:	
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property?	☐ Yes ☑ No
	If you have answered yes, please answer the three questions below:	
	(i) Were the replacements the same shape and type as the ones you replaced?	☐ Yes ☐ No
	(ii) Did this work involve any changes to the window or door openings?	☐ Yes ☐ No
	(iii) Please describe the changes made to the windows doors, or patio of approximate dates when the work was completed):	doors (with
×	Please give any guarantees which you received for this work to your so agent.	olicitor or estate

7.	Central heating	
a.	Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property — the main living room, the bedroom(s), the hall and the bathroom). If you have answered yes or partial — what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air). If you have answered yes, please answer the three questions below:	Yes No Partial
	(i) When was your central heating system or partial central heating	g system installed?
	(ii) Do you have a maintenance contract for the central heating system? If you have answered yes, please give details of the company with which you have a maintenance contract:	☐ Yes ☐ No
	(iii) When was your maintenance agreement last renewed? (Please and year).	provide the month
8.	Energy Performance Certificate	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	Yes No
9.	Issues that may have affected your property	× 1,
a.	Has there been any storm, flood, fire or other structural damage to your property while you have owned it? If you have answered yes, is the damage the subject of any outstanding insurance claim?	☐ Yes ☐ No ☐ Yes ☐ No
b.	Are you aware of the existence of asbestos in your property? If you have answered yes, please give details:	☐ Yes No

10.	Services					
a. Pl	Please tick which services are connected to your property and give details of the supplier:					
	Services					
	Gas or liquid petroleum gas	V	7.			
	Water mains or private water supply		5.6.	C .		
	Electricity		?			
	Mains drainage		5.8.0	٠.		
	Telephone		2			
	Cable TV or satellite					
	Broadband					
b.	Is there a septic tank system a		iona halawi	☐ Yes ▶ No		
	If you have answered yes, plea					
	(i) Do you have appropriate co septic tank?	☐ Yes ☐ No ☐ Don't Know				
	(ii) Do you have a maintenanc	e contract for your septic	tank?	☐ Yes		
	If you have answered yes, plea which you have a maintenance		N(R	□ No		
		<u> </u>				

11.	Responsibilities for shared or common areas	-
a.	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area? If you have answered yes, please give details: South who you fut for Strivable	Yes No Don't Know
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas? If you have answered yes, please give details: STAIRS AS ABOUT La fee Yoof .	☐ Yes ☐ No ☐ Not applicable
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
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? If you have answered yes, please give details:	Yes □ No
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? If you have answered yes, please give details:	☑ Yes ☐ No
f.	As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privatelyowned.) If you have answered yes, please give details:	☐ Yes No
12.	Charges associated with your property	7 V = VI
a.	Is there a factor or property manager for your property? If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	☐ Yes No

b.	Is there a common buildings insurance policy? If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	☐ Yes ☐ No ☐ Don't Know ☐ Yes ☐ No ☐ Don't Know
C.	Please give details of any other charges you have to pay on a regular to upkeep of common areas or repair works, for example to a residents' a maintenance or stair fund.	pasis for the association, or
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? 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.	☐ Yes ☐ No
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? If you have answered yes, please give details:	☐ Yes. ☑ No
C.	If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work? 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:	☐ Yes ☐ No

14.	Guarantees					
a.	Are there any guarantees or warranties for any of the following:					
		No	Yes	Don't know	With title deeds	Lost
(i)	Electrical work	4				
(ii)	Roofing	9				
(iii)	Central heating	4				
(iv)	National House Building Council (NHBC)	1				
(v)	Damp course	9				
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)					
b.	If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):					
c.	Are there any outstanding claims under any of the guarantees listed above? If you have answered yes, please give details:				☐ Yes ▶ No	
15.	Boundaries				17	
	So far as you are aware, has any boundary of your property been moved in the last 10 years? If you have answered yes, please give details:				☐ Yes ☐ No ☐ Don't know	

16.	Notices that affect your property			
	In the past three years have you ever received a notice:			
a.	advising that the owner of a neighbouring property has made a planning application?	☐ Yes ☐ No		
b.	that affects your property in some other way?	☐ Yes No		
c.	that requires you to do any maintenance, repairs or improvements to your property? REPAIRS TO STAIRS + PLATERIA WEED SEALURA STAIRS WITH NEXT WOLF FLAT. CHUTES DAY ON	☐Yés ☐ No ~~~~.		
	If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.			

Declaration by the seller(s)/or other authorised body or person(s)

I/We confirm that the information in this form is true and correct to the best of my/our knowledge and belief.

Signature(s):

Date: 31812

