

Single Survey

Survey report on:

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| Property Address | 50 Edgar Street Dunfermline Fife KY12 7EY |
| Customer | Ms R Wilman |
| Date of Inspection | 09/04/2024 |
| Prepared by | Jamie Biggar Harvey Donaldson & Gibson Chartered Surveyors |



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CHARTERED SURVEYORS
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TERMS AND CONDITIONS

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 will have sufficient current local knowledge of the particular market to competently survey, value and report upon Residential Property. ¹

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 checking the adjacent box.

Harvey Donaldson & Gibson is part of the Connells Group. In Scotland, the Connells Group also own Slater Hogg & Howison, Countrywide North and Allen & Harris. Harvey Donaldson & Gibson trades as an entirely separate company and has no financial interest whatsoever in the disposal of the property being inspected. A full list of the Connells group brands is available on <https://www.connellsgroup.co.uk/our-group/our-brands/>. Harvey Donaldson & Gibson is regulated by RICS for the provision of surveying services. This means we agree to uphold the RICS Rules of Conduct for Firms and all their applicable mandatory professional practice requirements of RICS, which can be found at www.rics.org. As an RICS regulated firm we have committed to cooperating with RICS in ensuring compliance with its standards. The firm's nominated RICS Responsible Principal is John Bagueley, Director of Technical, Risk and Compliance, contact john.bagueley@cwsurveyors.co.uk

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.

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

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

1.6 INTELLECTUAL PROPERTY

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

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

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

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.

- 2.3.1 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.
- 2.3.2 Category 2: Repairs or replacement requiring future attention, but estimates are still advised.
- 2.3.3 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.

Single Survey

1. INFORMATION AND SCOPE OF INSPECTION

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

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

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

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

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| Description | The subjects comprise a purpose built third/top floor flat which forms part of a four storey block, containing twelve flats in all. |
| Accommodation | Entrance Hall, living room/kitchen, two bedrooms, internal bathroom and internal en-suite shower room. |
| Gross internal floor area (sqm) | 64 approximately. |
| Neighbourhood and location | The property is located within an established residential development in an area where surrounding properties are of mixed age and character. Local facilities and amenities are available nearby. |
| Age | 18 years approximately. |
| Weather | It was raining at the time of the inspection. |
| Chimney stacks | None |

Single Survey

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| Roofing including roof space | <p>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</p> <p>Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. 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. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.</p> <p>Our inspection of the roof space was restricted to a head and shoulders inspection only from the access hatch within the hallway of the subject property, and the hatch at the top floor level of the shared stairwell. There is insulation laid within these areas. No access was gained to any other roof void areas within the building.</p> <p>The roof is of pitched design being overlaid with what appears to be artificial slate.</p> |
| Rainwater fittings | <p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Rainwater fittings are of metal and plastic materials.</p> |
| Main walls | <p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> <p>The external walls are assumed to and appear to be of traditional cavity brick/block work construction. It is possible that there is a timber frame inner leaf but the building does appear to be a traditional cavity build. There are render and some block finishes externally.</p> |
| Windows, external doors and joinery | <p>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.</p> <p>The windows are of uPVC framed double glazed design.</p> <p>The access doors are of metal and timber design.</p> |
| External decorations | <p>Visually inspected.</p> <p>The external decorations are mainly run in uPVC/plastic materials.</p> |
| Conservatories / porches | <p>None</p> |

Single Survey

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| Communal areas | <p>Circulation areas visually inspected.</p> <p>Access to the property is via a common ground floor passage and internal stair.</p> |
| Garages and permanent outbuildings | <p>None</p> |
| Outside areas and boundaries | <p>Visually inspected.</p> <p>There are communal areas within the development.</p> <p>There is private unallocated parking within the development.</p> |
| Ceilings | <p>Visually Inspected from floor level.</p> <p>Ceilings throughout the property appear of plasterboard materials or similar.</p> |
| Internal walls | <p>Visually inspected from floor level.</p> <p>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p> <p>Internal partitions are of stud design, plasterboard lined on both faces.</p> |
| Floors including sub floors | <p>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</p> <p>Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.</p> <p>Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.</p> <p>The property has fully fitted floor coverings throughout which restricted the scope of our inspection.</p> <p>No sub-floor inspection was possible.</p> <p>The floors appear of solid construction.</p> |

Single Survey

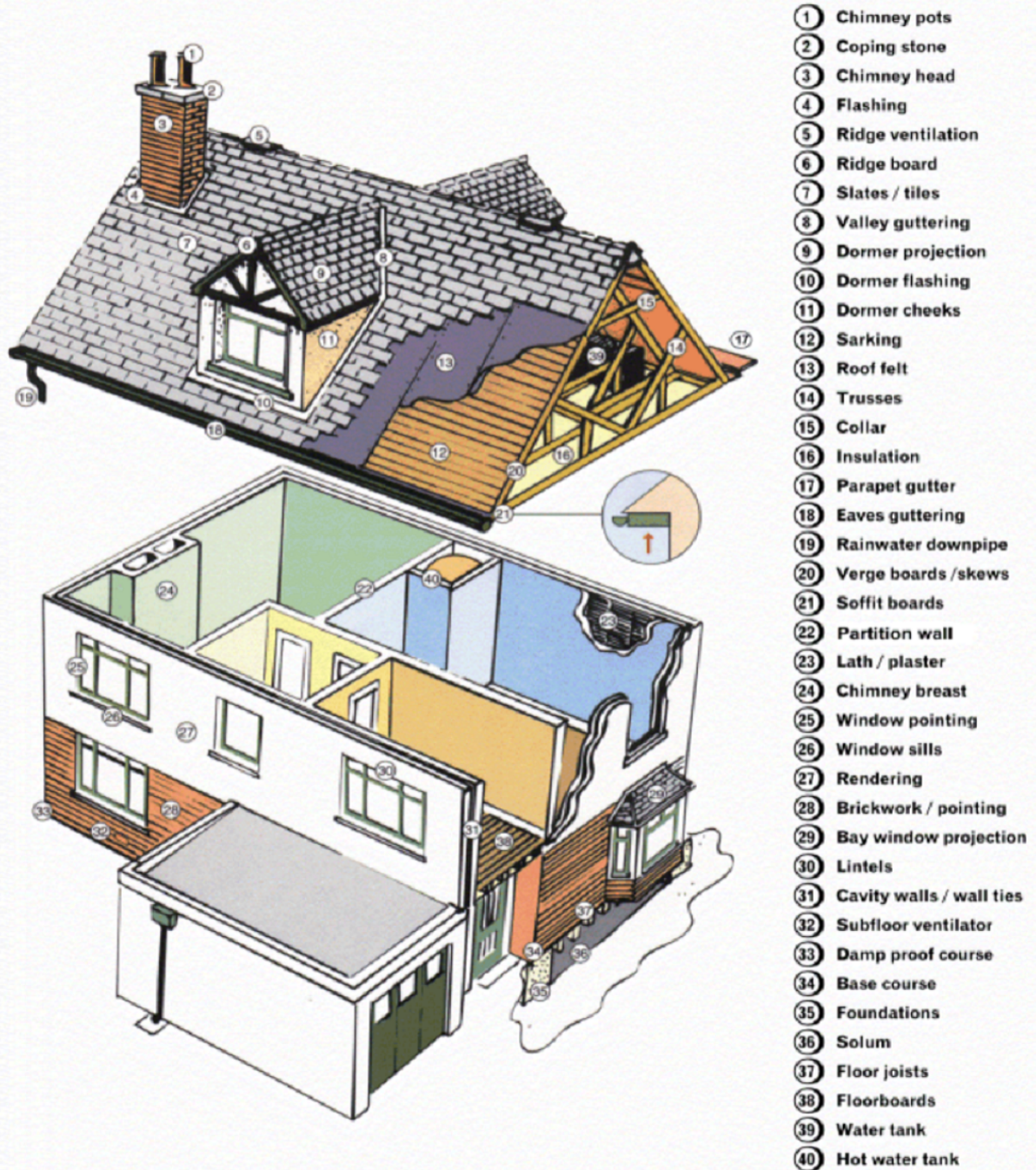
| | |
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| Internal joinery and kitchen fittings | <p>Built-in cupboards were looked into but no stored items were moved.</p> <p>Kitchen units were visually inspected excluding appliances.</p> <p>Internal joinery comprises timber skirtings, door facings and door surrounds.</p> <p>Kitchen fittings comprise a range of wall and base units and work surfaces.</p> |
| Chimney breasts and fireplaces | None |
| Internal decorations | <p>Visually inspected.</p> <p>Emulsion paint finishes.</p> |
| Cellars | None |
| Electricity | <p>Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</p> <p>A mains supply of electricity is connected.</p> |
| Gas | None |
| Water, plumbing and bathroom fittings | <p>Visual inspection of the accessible pipework, water tank or cylinders (if applicable) and fittings without removing any insulation.</p> <p>Water is supplied from the mains.</p> <p>Where seen, pipework is run in plastic and metal materials. The bathroom and shower room provide three piece suites.</p> |

Single Survey

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| Heating and hot water | <p>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>The system was turned off and drained down at the time of our inspection.</p> <p>There is no central heating system within the property. Space heating is via an electric storage radiator and panel heaters. Hot water is assumed supplied via an electric immersion heater and hot water cylinder within the hall cupboard.</p> |
| Drainage | <p>Drainage covers etc were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Mains drainage is understood to be connected.</p> |
| Fire, smoke and burglar alarms | <p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Scottish government regulations came into effect on 1st February 2022 which requires each property to have linked smoke and heat detectors and if gas/carbon burning appliances are present then a carbon monoxide alarm fitted. Upgrading may be required to comply with these regulations. Purchasers should satisfy themselves with regards to compliance.</p> |

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| Any additional limits to inspection | <p>For flats/maisonettes</p> <p>Only the subject flat and internal communal areas giving access to the flat were inspected.</p> <p>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.</p> <p>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.</p> <p>The property was inspected within the limits imposed by closely nailed and fixed fitted carpeting, floor coverings.</p> <p>It will be appreciated that parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect.</p> <p>This report does not constitute a full and detailed description of the property and a structural investigation was not carried out. No inspection was undertaken of woodwork or other parts of the structure which are covered, unexposed or otherwise inaccessible and as a result no guarantee can be given that such parts of the structure are free from rot, beetle or other defects.</p> <p>No removal of internal linings has been carried out in order to ascertain the condition of hidden parts and no warranty can be given regarding the areas not specifically referred to in this report.</p> <p>The external building fabric has been inspected from ground level only from the subjects grounds and where possible from adjoining public property. Exposure work has not been carried out.</p> |
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Sectional Diagram showing elements of a typical house



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

Single Survey

2. CONDITION

This section identifies problems and tells you about the urgency of any repairs by using one of the following 3 categories:

| Category 3 3 | Category 2 2 | Category 1 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 | <p>No obvious significant structural movement noted, on the basis of a single inspection.</p> <p>All buildings move daily and seasonally as a result of external factors such as gravity, temperature, moisture content and vibrations. Consequently most buildings will have minor non structural cracks related to these factors. Minor cracks can be filled during normal redecoration but often recur seasonally due to normal movement in a building. Non structural cracks of this nature will not be recorded or reported.</p> |

| Dampness, rot and infestation | |
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| Repair category: | 2 |
| Notes | <p>When tested with an electronic moisture meter, higher than normal meter readings were recorded to some of the wall areas adjacent to the en-suite shower. This should be checked and repaired as necessary.</p> <p>Evidence of localised black spot mould was noted to decorative finishes within the en-suite shower room, and to sarking panels within the roof void. This appears symptomatic of condensation. The introduction of additional ventilation may be required and the situation monitored. If the symptoms persist further investigation and remedial action will be required.</p> |

| Chimney stacks | |
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| Repair category: | |
| Notes | Not applicable |

| Roofing including roof space | |
|------------------------------|--|
| Repair category: | 2 |
| Notes | Evidence of staining and possible condensation was noted on the underside of the roof structure. Increased levels of ventilation may be required to remove any excess moisture. A reputable roofing contractor can advise. |

| Rainwater fittings | |
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| Repair category: | 2 |
| Notes | <p>There is staining to some external wall finishes which can indicate leakage from the rainwater fittings. Some standing water was noted within the communal outside areas. In buildings of this form of construction, leakage from gutter joints can lead to damp penetration into the building fabric.</p> <p>Allowing leaves, moss, and other debris to accumulate and create blockages is one of the most frequent causes of gutter-related dampness problems. The weight of the accumulated material can cause gutters to leak at joints or even to collapse completely. However, all of this may be prevented by cleaning gutters frequently, preferably twice a year.</p> |

| Main walls | |
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| Repair category: | 1 |
| Notes | No obvious significant defects were noted to the accessible wall surfaces, allowing for some areas of staining. |

| Windows, external doors and joinery | |
|-------------------------------------|--|
| Repair category: | 2 |
| Notes | No obvious significant defects were noted to the windows, doors or external joinery. There does however appear to be a damaged trickle vent cover to one of the window units and the juliet balcony doors appear to be sticking slightly and may require some adjustment. There is moss/debris to the plastic sill of these doors. |

| External decorations | |
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| Repair category: | 1 |
| Notes | External decorations appear adequately maintained and free from material defects. |

Single Survey

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| Conservatories / porches | |
| Repair category: | |
| Notes | Not applicable |

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| Communal areas | |
| Repair category: | 1 |
| Notes | No obvious significant defects were noted to the communal areas, allowing for age and wear/tear. |

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| Garages and permanent outbuildings | |
| Repair category: | |
| Notes | Not applicable |

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| Outside areas and boundaries | |
| Repair category: | 2 |
| Notes | The boundary wall structures are weathered in places. |

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| Ceilings | |
| Repair category: | 1 |
| Notes | There are areas of hairline cracking and minor blemishes to the ceiling surfaces. These can be attended to during the course of normal redecoration. |

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| Internal walls | |
| Repair category: | 2 |
| Notes | When tested with an electronic moisture meter, higher than normal meter readings were recorded to wall surfaces adjacent to the en-suite shower room, particularly within the adjacent bedroom cupboard. There is associated damage to the plasterboard walls in the en-suite. Repairs should be anticipated. The surrounding areas and flooring should be checked at the time of any repairs. Please see our comments under 'Dampness, Rot & Infestation'. |

Single Survey

| Floors including sub floors | |
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| Repair category: | 1 |
| Notes | No obvious significant defects were noted to flooring, within the limitations of the inspection. |

| Internal joinery and kitchen fittings | |
|---------------------------------------|---|
| Repair category: | 1 |
| Notes | No obvious significant defects were noted to internal joinery or kitchen fittings, allowing for age and wear. |

| Chimney breast and fire places | |
|--------------------------------|----------------|
| Repair category: | |
| Notes | Not applicable |

| Internal decorations | |
|----------------------|--|
| Repair category: | 2 |
| Notes | Some redecoration should be anticipated. |

| Cellars | |
|------------------|----------------|
| Repair category: | |
| Notes | Not applicable |

Single Survey

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|-------------------------|---|
| Electricity | |
| Repair category: | 3 |
| Notes | <p>The installation in this property appears relatively modern but there is no evidence of a recent test. It is likely that only the most recently rewired properties will have electrical installations that fully comply with current regulations. As the property is over 10 years old, it would be prudent to have the electrical system tested.</p> <p>It is recommended good practice that all electrical installations should be checked periodically, approximately every five years or when a property changes hands.</p> <p>The system has been switched off/disconnected and will require to be properly re-instated by a suitably qualified contractor.</p> |

| | |
|-------------------------|----------------|
| Gas | |
| Repair category: | |
| Notes | Not applicable |

| | |
|--|---|
| Water, plumbing and bathroom fittings | |
| Repair category: | 3 |
| Notes | <p>The seal around the shower tray/unit appears to be defective, and may have led to damp penetration to concealed areas beneath. It will be fully appreciated that areas not inspected cannot be guaranteed to be free from defect.</p> <p>The system has been drained down/disconnected and will require to be properly re-instated by a suitably qualified contractor.</p> |

Single Survey

| Heating and hot water | |
|------------------------------|--|
| Repair category: | 3 |
| Notes | <p>The heating system can now be considered to be of an older style and may be inefficient by modern day standards. Upgrading may be required.</p> <p>The heating and hot water systems have not been tested.</p> <p>It is recommended good practice that heating and hot water installations are serviced on an annual basis by an appropriately qualified person. The service history should be checked by referring to the service records. If there is no record of a recent service, the installations should be checked by an appropriately qualified person.</p> <p>Some staining was noted around the base of the hot water cylinder. Within the limitations of the inspection, this appears to be old.</p> <p>The systems have been switched off/disconnected and will require to be properly re-instated by a suitably qualified contractor.</p> |

| Drainage | |
|-------------------------|--|
| Repair category: | 1 |
| Notes | <p>No obvious significant defects were noted to the drainage system, within the limitations of the inspection.</p> |

Single Survey

Set out below is a summary of the condition of the property which is provided for reference only. You should refer to the comments above for detailed information.

| | | |
|---------------------------------------|---|---|
| Structural movement | 1 | Category 3 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. |
| Dampness, rot and infestation | 2 | |
| Chimney stacks | | |
| Roofing including roof space | 2 | Category 2 2 Repairs or replacement requiring future attention, but estimates are still advised. |
| Rainwater fittings | 2 | |
| Main walls | 1 | Category 1 1 No immediate action or repair is needed. |
| Windows, external doors and joinery | 2 | |
| External decorations | 1 | |
| Conservatories / porches | | |
| Communal areas | 1 | |
| Garages and permanent outbuildings | | |
| Outside areas and boundaries | 2 | |
| Ceilings | 1 | |
| Internal walls | 2 | |
| Floors including sub floors | 1 | |
| Internal joinery and kitchen fittings | 1 | |
| Chimney breasts and fireplaces | | |
| Internal decorations | 2 | |
| Cellars | | |
| Electricity | 3 | |
| Gas | | |
| Water, plumbing and bathroom fittings | 3 | |
| Heating and hot water | 3 | |
| Drainage | 1 | |

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

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 re-instatement cost for insurance purposes.

Matters for a solicitor or licensed conveyancer

The tenure is understood to be Outright Ownership.

If the legal advisers find that there are significant variations from the standard assumptions then this should be referred back to the surveyor.

In line with our normal practice, it is specifically assumed that the property and its value are unaffected by any matters which would or should be revealed to a competent Completing Solicitor by a local search and replies to the usual enquiries, or by any statutory notice and planning proposal.

It has been assumed a service/factoring charge will be applicable for upkeep/maintenance of common areas within the development. All details of the service/factoring charge should be established prior to purchase.

It would be prudent to check with the managing agents and/or co-proprietors as to any contemplated or proposed communal repairs.

Normal local practice is for common repairs to be shared on an equitable basis. This has been assumed to be the position in this case.

It is always sensible when purchasing any property to find out who owns all outside areas/boundaries and who is responsible for their maintenance. Your legal advisers will obtain this information.

Where defects or repairs have been identified within this report, or where access was not possible to significant parts of the structure, it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialists or contractors advice and estimates must be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property.

The property is understood to be situated in an area of past mining activity. The conveyancer should obtain a mining report from The Coal Authority to provide information as to historical and future mining activity and whether the property has been the subject of any compensation claims, ensuring that the property is not adversely affected. The valuation assumes the content will reveal nothing adverse.

Estimated re-instatement cost (£) for insurance purposes

The estimated reinstatement cost for insurance purposes is £205,000 (Two hundred and five thousand pounds sterling).

This figure is the estimate of the cost of rebuilding the premises and bears no direct relationship to current market value.

The re-building cost for insurance purposes is for the subject property only and is given solely as a guide, as it is assumed the building as a whole is insured under a single policy.

Valuation (£) and market comments

Single Survey

In its present condition the opinion of valuation for the Outright Ownership interest with vacant possession on 09/04/2024 is £120,000 (One hundred and twenty thousand pounds sterling).

| | |
|----------------------------------|---|
| Report author: | Jamie Biggar |
| Company: | Harvey Donaldson & Gibson Chartered Surveyors |
| Address: | 4 Redheughs Rigg Edinburgh EH12 9DQ |
| Electronically Signed By: | Jamie Biggar |
| Date of report: | 10/04/2024 |

Mortgage Valuation Report

CASE DETAILS

| | | | |
|----------------------------------|-----------------|---------|------|
| Seller Name(s): | Ms R Wilman | | |
| Property Address: | 50 Edgar Street | | |
| | | | |
| Town: | Dunfermline | County: | Fife |
| Postcode: | KY12 7EY | | |
| Date of Inspection (dd/mm/yyyy): | 09/04/2024 | | |

PROPERTY DETAILS

| | | | | |
|---|---------------------------|-----------------------------|--------------------------------|---|
| Property Type: | Flat | | | |
| Property Style: | Purpose Built | | | |
| Was the property built for the public sector? | No | | | |
| For Flats and Maisonettes: | Floor the Property is on: | 3 | Number of Floors in the Block: | 4 |
| Number of Units in the Block: | 12 | Does the Block have a Lift? | No | |

TENURE

| | | | |
|-------------------------|--------------------|-------------------|---|
| Tenure: | Absolute Ownership | | |
| If leasehold: | | | |
| Unexpired term (Years): | | Ground Rent (pa): | £ |

ACCOMODATION

| | | | | | |
|-------------------------------|----|--------------------|----------|-----------------------|---|
| No. of Living Room(s): | 1 | No. of Bedroom(s): | 2 | No. of Kitchen(s): | 1 |
| No. of Bathroom(s): | 2 | No. of WC(s): | 0 | No. of Other room(s): | 0 |
| Description of Other room(s): | | | | | |
| Floor Area (m ²): | 64 | Floor Area type: | Internal | | |

GARAGES & OUTBUILDINGS

| | | | |
|-------------------------|------|--|--|
| Garages: | None | | |
| Permanent Outbuildings: | None | | |

CONSTRUCTION

| | | | | |
|-----------------------------------|----------------|--|----|--|
| Wall Construction: | Cavity Masonry | | | |
| Roof Construction: | Pitched slate | | | |
| Approximate Year of Construction: | 2006 | Any evidence of alterations or extensions? | No | |
| Alterations / Extensions details: | | | | |

RISKS

| | | | |
|---|---|--|--|
| Is there evidence of movement to the property? | No | If Yes, does this appear longstanding? | |
| Are there any other risk matters? | Yes | | |
| If yes to any of the above, please provide details: | The property is understood to be situated in an area of past mining activity. The conveyancer should obtain a mining report from The Coal Authority to provide information as to historical and future mining activity and whether the property has been the subject of any compensation claims, ensuring that the property is not adversely affected. The valuation assumes the content will reveal nothing adverse. | | |

SERVICES

| | | | | | |
|-------------------|--|-----------|-------|--------|-------|
| Electricity: | Mains | Gas: | None | Water: | Mains |
| Central Heating: | Partial | Drainage: | Mains | | |
| Provide comments: | Electric storage heater and panel radiators. | | | | |

LEGAL MATTERS

| | | | |
|--|----|--|--|
| Are there any apparently legal issues to be verified by the conveyancer? | No | | |
| If yes, please provide details: | | | |

LOCATION

| | | | |
|-------------------|--|--|--|
| Location details: | The property is located within an established residential development in an area where surrounding properties are of mixed age and character. Local facilities and amenities are available nearby. | | |
|-------------------|--|--|--|

ROADS

| | | | |
|-------------------|----------------------------|--|--|
| Road description: | The road has been adopted. | | |
|-------------------|----------------------------|--|--|

GENERAL REMARKS

The general condition of the building is considered adequate for mortgage purposes.
 The services have been drained down/disconnected and will require to properly re-instated by suitably qualified contractors.

ESSENTIAL REPAIRS

None

MORTGAGEABILITY REMARKS

The property is suitable for mortgage purposes subject to individual lender criteria.

VALUATION

| | | |
|---------------------------------------|---------------------------------|----------------------------|
| Market Value in present condition: | | £ 120000 |
| Market Value after essential repairs: | | £ |
| Insurance reinstatement value: | | £ 205000 |
| Retention required? | <input type="text" value="No"/> | Retention amount: |
| Are repairs required? | <input type="text" value="No"/> | Estimated cost of repairs: |
| | | £ |

DECLARATION

| | | | | | |
|------------------|--|---------------------------|--|---------------------------|-------------------|
| Surveyor's Name | <u>Jamie Biggar</u> | Surveyor's Qualifications | <u>MRICS</u> | Report Date (dd/mm/yyyy): | <u>09/04/2024</u> |
| Company Name | <u>Harvey Donaldson & Gibson Chartered Surveyors</u> | Address | <u>4 Redheughs Rigg Edinburgh EH12 9DQ</u> | | |
| Telephone Number | <u>01414321640</u> | Email Address | <u>Https://homereportscotland.scot/</u> | | |

Surveyor's Signature