

"THE NATIONAL PROPERTY SERVICE"



Shepherd Chartered Surveyors



SHEPHERD
HOME REPORT

4 ALBERT STREET
FRASERBURGH
AB43 9JL



Energy performance certificate



Energy Performance Certificate (EPC)

4 ALBERT STREET, FRASERBURGH, AB43 9JL

Dwelling type: Top-floor flat
Date of assessment: 14 March 2014
Date of certificate: 27 March 2014
Total floor area: 113 m²

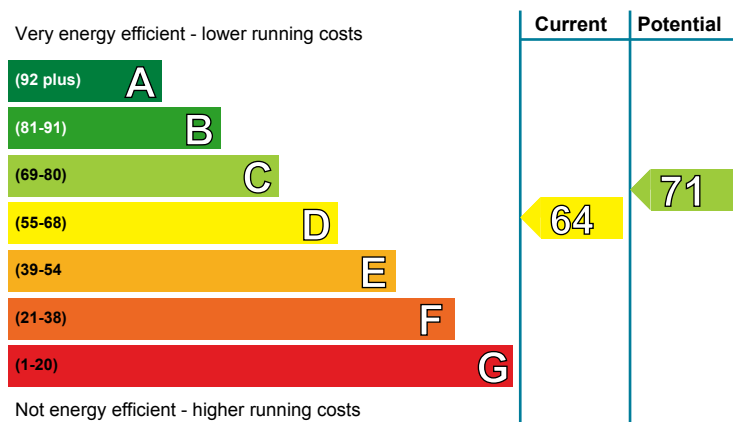
Reference number: 1314-7327-8200-0684-2996
Type of assessment: RdSAP, existing dwelling
Primary Energy Indicator: 232 kWh/m²/year
Main heating and fuel: Boiler and radiators, mains gas

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*	£3,420	See your recommendations report for more information
Over 3 years you could save*	£687	

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

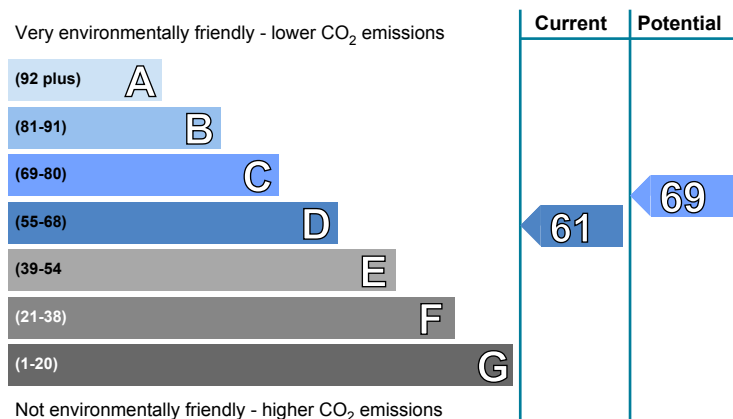


Energy Efficiency Rating

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 D (64)**. The average rating for a home in Scotland is **band D (61)**.

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



Environmental Impact (CO₂) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO₂) emissions. The higher the rating, the less impact it has on the environment.

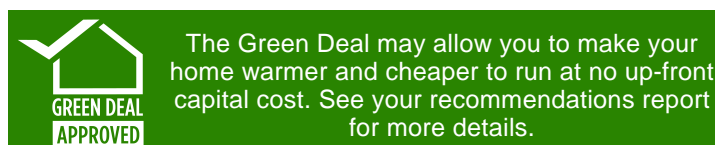
Your current rating is **band D (61)**. The average rating for a home in Scotland is **band D (59)**.

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	Available with Green Deal
1 Internal or external wall insulation	£4,000 - £14,000	£141	✓
2 Low energy lighting	£50	£150	
3 Heating controls (room thermostat)	£350 - £450	£72	✓

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.



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	Timber frame, as built, partial insulation (assumed)	★★★☆☆	★★★☆☆
	Granite or whinstone, as built, no insulation (assumed)	★☆☆☆☆	★☆☆☆☆
Roof	Pitched, 200 mm loft insulation	★★★★☆	★★★★☆
Floor	(other premises below)	—	—
Windows	Fully double glazed	★★★★☆☆	★★★★☆☆
Main heating	Boiler and radiators, mains gas	★★★★☆	★★★★☆
Main heating controls	Programmer, TRVs and bypass	★★★★☆☆	★★★★☆☆
Secondary heating	None	—	—
Hot water	From main system	★★★★☆	★★★★☆
Lighting	Low energy lighting in 9% 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 average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 5.0 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 1.0 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.





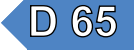






Estimated energy costs for this home



	Current energy costs	Potential energy costs	Potential future savings
Heating	£2,604 over 3 years	£2,142 over 3 years	
Hot water	£435 over 3 years	£390 over 3 years	
Lighting	£381 over 3 years	£201 over 3 years	
Totals	£3,420	£2,733	

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

Recommendations for improvement

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

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement		Green Deal
			Energy	Environment	
1 Internal or external wall insulation	£4,000 - £14,000	£47			
2 Low energy lighting for all fixed outlets	£50	£50			
3 Upgrade heating controls	£350 - £450	£24			
4 Replace boiler with new condensing boiler	£2,200 - £3,000	£58			

Measures which have a green deal tick  are likely to be eligible for Green Deal finance plans based on indicative costs. Subsidy also may be available for some measures, such as solid wall insulation. Additional support may also be available for certain households in receipt of means tested benefits. Measures which have an orange tick  may need additional finance. To find out how you could use Green Deal finance to improve your property, visit www.greenerscotland.org or contact the Home Energy Scotland hotline on 0808 808 2282.

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

For free and impartial advice on choosing suitable measures for your property, contact the Home Energy Scotland hotline on 0808 808 2282 or go to www.greenerscotland.org.

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

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

1 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 planning permission might be required and that building regulations apply to this work so it is best to check with your local authority whether a building warrant or planning permission will be required.

2 Low energy lighting

Replacement of traditional light bulbs with energy saving recommended ones will reduce lighting costs over the lifetime of the bulb, and they last up to 12 times longer than ordinary light bulbs. Also consider selecting low energy light fittings when redecorating; contact the Lighting Association for your nearest stockist of Domestic Energy Efficient Lighting Scheme fittings.

3 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 obtain advice from your local authority building standards department and from a qualified heating engineer.

4 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 obtain advice from your local authority building standards department and 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

For most homes, the vast majority of energy costs come from heating the home. Where applicable to your home, the table below shows the energy that could be saved by insulating the attic and walls, based upon the typical energy use for this building. Numbers shown in brackets are the reduction in energy use possible from each improvement measure.

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	14,307	N/A	N/A	(1,098)
Water heating (kWh per year)	2,890			

Addendum

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 BRE (www.breassessor.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:	Alan V Kennedy
Assessor membership number:	BREC000709
Company name/trading name:	J&E Shepherd
Address:	13 Albert Square Dundee DD1 1XA
Phone number:	01382 200 454
Email address:	alankennedy@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

This Certificate and Recommendations Report will be available to view online by any party with access to the report reference number (RRN) and to organisations delivering energy efficiency and carbon reduction initiatives on behalf of the Scottish and UK Governments. If you are the current owner or occupier of this building and do not wish this data to be used by these organisations to contact you in relation to such initiatives, please opt out by visiting www.scottishepcregister.org.uk and your data will be restricted accordingly. Further information on this and on Energy Performance Certificates in general can be found at www.scotland.gov.uk/epc.

Opportunity to benefit from a Green Deal on this property

Under a Green Deal, the cost of the improvements is repaid over time via a credit agreement. Repayments are made through a charge added to the electricity bill for the property.

To see which improvements are recommended for this property, please turn to page 3. You can choose which improvements you want to install and ask for a quote from an authorised Green Deal provider. They will organise installation by an authorised Green Deal installer. If you move home, the responsibility for paying the Green Deal charge under the credit agreement passes to the new electricity bill payer.

For householders in receipt of income-related benefits, additional help may be available.

To find out more, visit www.greenerscotland.org or call 0808 808 2282.



Scottish Single Survey



Single Survey

survey report on:

Property address	4 Albert Street Fraserburgh Aberdeenshire AB43 9JL
Customer	Mr J. Forman
Customer address	Per MacRae Stephen & Co., Solicitors 40 Broad Street Fraserburgh Aberdeenshire AB43 9AH
Prepared by	J & E Shepherd
Date of inspection	14th March 2014



Tel: 0845 263 7995

www.shepherd.co.uk

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.

Terms and Conditions

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 Report² 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.

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

WARNING:

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

"Market Value" 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	A self contained flatted dwellinghouse, occupying the whole of the top floor of a two storey semi-detached building, also containing two shop premises and a separate flat below.
Accommodation	First Floor - Entrance vestibule, hallway, lounge, 3 bedrooms, dining kitchen and shower-room with wc.
Gross internal floor area (m²)	113 square metres or thereby.
Neighbourhood and location	The subjects are situated within an established mixed residential and commercial area, adjoining a busy main road, close to Fraserburgh town centre. Surrounding areas are generally in mixed use and adequate amenities can be found within easy reach.
Age	Built around 1900, or before, originally comprising two flats, integrated and enlarged to provide a single dwelling around 1970.
Weather	Dry.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate. There are two chimney stacks over the building, mutual with other properties, of pointed stone construction, with clay chimney pots and have cement mortar skews around the chimney heads. The chimneys were inspected from ground level only.
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

	<p>there was safe and reasonable access, normally defined as being from a 3m ladder within the property.</p> <p>If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.</p> <p>The main roof is of traditional pitched timber construction, externally clad with slates, and having a tiled ridge. In addition, there are full length felt roofed dormers to the front and rear, pertaining to the subject property.</p> <p>The main roof covering was inspected from ground level only. The flat section of roof to the rear dormer was viewed with the aid of a ladder. The flat roof to the front dormer could not be clearly seen.</p> <p>An inspection of the roof space over the property was carried out, access being gained via a ceiling hatch with fixed ladder in the hallway. This area was found to be partly roughly floored although unlined. Inspection within this area was restricted due to stored goods and insulation materials. Various parts of the roof structure were unseen.</p>
<p>Rainwater fittings</p>	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Rainwater fittings comprise plain style round section pvc gutters and downpipes, having been replaced in the past. It was not raining at the time of inspection and the adequacy of the system could not be verified.</p>
<p>Main walls</p>	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> <p>The main walls of the building are of solid granite stone construction, externally pointed. Walls to the dormer projections are of timber framed construction clad with vertically hung slates.</p>
<p>Windows, external doors and joinery</p>	<p>Internal and external doors were opened and closed where keys were available.</p> <p>Random windows were opened and closed where possible.</p> <p>Doors and windows were not forced open.</p> <p>The windows are mainly of pvc framed construction and partly of timber casement construction, all equipped with sealed unit double glazing. Not all windows were opened or tested in operation.</p> <p>The main entrance door to the flat is of composite timber/pvc construction, with sealed unit double glazed upper section and side panel.</p> <p>There are timber fascia to the external eaves around the dormers.</p>

Single Survey

External decorations	Visually inspected. External joinery timbers are stained and/or painted.
Conservatories / porches	There is no porch or conservatory.
Communal areas	There are no communal areas within the building.
Garages and permanent outbuildings	Visually inspected. There is no garage pertaining to the property. There is a shared wash-house within the back garden, of stone and brick wall construction, with an asbestos clad roof.
Outside areas and boundaries	Visually inspected. The subjects are contained within a fairly level site, with enclosed garden ground to the rear of the building only, shared with other properties. The garden ground is partly concrete surfaced and partly gravelled, with mature shrubbery. Site boundaries are defined by stone and block walls.
Ceilings	Visually inspected from floor level. Ceilings appeared to be plasterboard lined.
Internal walls	Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate. Internal walls and partitions appeared to be plasterboard lined.
Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted. The flooring throughout is of suspended timber. Inspection of the flooring was considerably restricted due to fixed and fitted floor coverings and furniture throughout, and the majority was unseen. There are no sub-floor areas in this instance.
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 mainly of lightweight flush panel sapele timber construction, and partly of timber and glass construction. Skirtings and door facings appeared to be of hardwood and

Single Survey

	<p>softwood.</p> <p>There are built-in cupboards within the property and built-in wardrobes in two of the bedrooms.</p> <p>The kitchen is equipped with a range of wall and base cupboards, worktop surfacing and a stainless steel sink unit and drainer.</p>
Chimney breasts and fireplaces	<p>There are no open chimney breasts or fireplaces within the property.</p>
Internal decorations	<p>Visually inspected.</p> <p>Internal walls and ceilings are painted and/or papered. Joinery timbers are stained/varnished and painted.</p>
Cellars	<p>Visually inspected where there was a safe and purpose-built access.</p> <p>There is a small cellar located below the external staircase at the rear of the building.</p>
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 laid on to the property. The electric meter and two fuseboxes are located within a small cupboard in the entrance vestibule. There is a distribution of 13 amp socket outlets throughout the main accommodation.</p>
Gas	<p>Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</p> <p>A mains supply of gas is laid on to the property. The gas meter is located within a small wall cupboard in the lounge.</p> <p>Gas appliances within the property comprise a freestanding cooker in the kitchen and the central heating boiler within the roof-space.</p>
Water, plumbing, bathroom fittings	<p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>A mains supply of water is laid on to the property. The main stopcock is located within a small wall cupboard in the lounge. The rising main was unseen.</p>

	<p>The plumbing system, where seen, comprises copper supply pipes and pvc waste pipes. There is a plastic cold water tank located within the roof-space.</p> <p>The shower-room is equipped with white 3 piece sanitary fittings and an electric instantaneous shower unit. The area below the shower cubicle was unseen.</p> <p>Leakage can often occur around sanitary fittings causing deterioration to concealed areas which may only become apparent once the fittings are removed.</p>
<p>Heating and hot water</p>	<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>Space heating is provided by a gas fired central heating system. A wall mounted "Vokera" boiler located within the roof-space, supplies individually thermostatically controlled pressed steel radiators throughout the main accommodation. The heating was in use at the time of inspection.</p> <p>The vendor advised that the central heating boiler was replaced during 2014, although with other components of the system being of older origin.</p> <p>Hot water is also provided by the central heating boiler and supplemented by an electric immersion heater. A foam insulated copper hot water cylinder is located within a cupboard off the hallway. The vendor advised that the cylinder was replaced during 2013.</p>
<p>Drainage</p>	<p>Drainage covers etc. were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Drainage is assumed to be connected to the main public sewer.</p>
<p>Fire, smoke and burglar alarms</p>	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>At the time of inspection there were battery operated smoke alarms fitted at various places within the property.</p>
<p>Any additional limits to inspection</p>	<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>

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.

The property was in occupation, fully furnished and floor covered at the time of inspection. Fixed and fitted floor coverings and furnishings were not lifted or moved. Concealed areas around sanitary fittings and washing appliances were unseen. Inspection within the roof space was restricted due to stored goods and insulation materials. Inspection within cupboards was restricted due to stored goods and personal effects.

No inspection was possible of the flat roof covering over the front dormer.

Woodwork or other parts of the structure that were covered, unexposed or inaccessible have not been inspected and we are therefore unable to confirm that any such part of the property is free from beetle, rot or other defects.

Not all windows were opened or tested in operation.

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 on neighbouring properties. Identification of Japanese Knotweed is best undertaken by a specialist contractor.

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 three categories:

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

 Structural movement	
Repair category	1
Notes	Evidence of past settlement was observed in the form of sloping to flooring within the flat. On the basis of a single inspection this movement appeared longstanding, with no evidence of recent movement apparent.


 Dampness, rot and infestation	
Repair category	2
Notes	<p>Timbers within the property affected by woodworm will require eradication treatment works by a specialist contractor, unless documentation is available confirming previous works of this nature.</p> <p>At the time of inspection dampness was detected to the ceiling in one of the bedrooms. The vendor advised that roofing repairs had been carried out over this area in the past, although further remedial works may now be necessary.</p> <p>Condensation staining/mould was evident on the ceiling in the shower-room.</p>


 Chimney stacks	
Repair category	1
Notes	No visible defects which have a material effect on value were noted to the chimney stacks.


 Roofing including roof space	
Repair category	2
Notes	At the time of inspection the roof slaterwork appeared generally even and intact although from within the roof space damp staining was evident on the roof timbers and roof fixing nails were noted to be corroded. The roof covering will likely require ongoing maintenance and possibly future re-slating. Further advice can be obtained from a roofing contractor.


Single Survey


	<p>The flat sections of roof, where seen, are of an old and weathered appearance, with a moss covering. This type of roof covering has a limited lifespan and can be prone to unexpected leaks. In this case further repair or replacement works may be necessary in the short term. Further advice can be obtained from a competent roofing contractor in this regard.</p> <p>Roof timbers have been affected by woodworm and previous damp ingress.</p>
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 Rainwater fittings	
Repair category	2
Notes	Rainwater guttering to the front elevation was noted to be misaligned and will be prone to leakage.

 Main walls	
Repair category	1
Notes	No visible defects which have a material effect on value were noted to the main walls.

 Windows, external doors and joinery	
Repair category	2
Notes	<p>The windows appeared fairly old and of a type which can be prone to worn opening mechanisms and defective seals to double glazed units, with a limited lifespan. Some opening window sections were found to be difficult to operate and in need of attention.</p> <p>External joinery timbers are affected by weathering and decay.</p>

 External decorations	
Repair category	2
Notes	The external decoration is weathered in places.

 Conservatories/porches	
Repair category	-
Notes	Not applicable.

Single Survey



Communal areas

Repair category	-
Notes	Not applicable.



Garages and permanent outbuildings

Repair category	2
Notes	<p>The asbestos roof cladding to the outbuilding is of an old and weathered appearance, with a limited lifespan. Asbestos materials, if damaged or disturbed, can be hazardous to health. Further specialist advice should be obtained prior to implementation of any works in this regard.</p> <p>Timbers within the outbuilding are affected by woodworm.</p>



Outside areas and boundaries

Repair category	1
Notes	No visible defects which have a material effect on value were noted to the outside areas and boundaries.



Ceilings

Repair category	1
Notes	No visible defects which have a material effect on value were noted to ceiling linings.



Internal walls

Repair category	1
Notes	No visible defects which have a material effect on value were noted to internal walls and partitions.



Floors including sub-floors

Repair category	1
Notes	No visible defects which have a material effect on value were noted to the flooring, within the scope and limitations of the inspection.



Internal joinery and kitchen fittings

Repair category	2
Notes	Internal joinery and kitchen fittings are affected by general wear and tear, consistent with their age and type. Kitchen fittings may require future modernisation to suit the purchasers taste.



Chimney breasts and fireplaces

Repair category	-
Notes	Not applicable.



Internal decorations

Repair category	2
Notes	Re-decorative works will be required in places.



Cellars

Repair category	1
Notes	No visible defects which have a material effect on value were noted to the cellar.



Electricity

Repair category	2
Notes	<p>Components of the electrical installation, notably the fuseboxes, appeared to be of considerable age and may be prone to malfunction.</p> <p>At the time of inspection there was no evidence to indicate recent testing or upgrading of the electrical installation.</p> <p>The Institution of Engineering and Technology recommends that domestic electrical installations are periodically checked and upgraded to comply with current electrical regulations.</p> <p>Unless a Periodic Inspection Report has been prepared on the property by a qualified electrician in recent years then the possibility exists that the installation may not conform with current regulations.</p>



Gas

Repair category	1
Notes	No visible defects which have a material effect on value were noted to the gas installation, within the scope and limitations of the inspection.

Single Survey

	Gas appliances should be routinely checked and maintained by a Gas Safe registered engineer.
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Water, plumbing and bathroom fittings

Repair category	1
Notes	<p>No visible defects which have a material effect on value were noted to the plumbing system and sanitary fittings, within the scope and limitations of the inspection.</p> <p>It is advisable to maintain a watertight seal around sanitary fittings to prevent water spillage or leakage causing deterioration to surrounding areas.</p>



Heating and hot water

Repair category	1
Notes	<p>No visible defects which have a material effect on value were noted to the heating and hot water systems, within the scope and limitations of the inspection.</p> <p>Heating systems should be routinely checked, maintained and regularly serviced by a competent heating engineer.</p>



Drainage

Repair category	1
Notes	At the time of inspection there was no evidence of undue surface water on the site.

Single Survey

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

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

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

Single Survey

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

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer

The property was substantially altered, to include formation of the dormers around 1970. As far as we can ascertain, no further significant alterations or additions have been made to the property in more recent years which would have required local authority approval, although this cannot be guaranteed.

Any existing timber specialist reports and guarantee documentation should be obtained, checked and held for future reference purposes.

The extent of mutual liability for repair and maintenance of the external fabric and structure of the building should be ascertained from the title deeds.

The extent of the site pertaining to the property and any shared areas should be ascertained from the title deeds.

Roads and footpaths adjoining the property are fully formed and, we assume, maintained by the local authority. This should be confirmed.

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 specialists or contractors 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.

Estimated reinstatement cost for insurance purposes

For buildings insurance purposes, the current reinstatement cost assessment for the property, with due allowance for demolition, site clearance and professional fees, would be fairly stated in the region of THREE HUNDRED AND FORTY THOUSAND POUNDS STERLING (£340,000). This figure is an estimate of the cost of re-building the property and bears no direct relationship to current market value.

Valuation and market comments

The current market value of the aforementioned subjects, as at the date of inspection, in their present condition and on a full vacant possession basis, would be fairly stated in the capital sum of EIGHTY TWO THOUSAND POUNDS STERLING (£82,000). This valuation is based on the heritable property only and excludes any moveable fittings or furnishings contained therein.

The market for this type of property in this locality is relatively stable at the present time.

Signed	Security Print Code [599199 = 7031] Electronically signed
Report author	Alan V Kennedy
Company name	J & E Shepherd

Single Survey

Address	11 Dalrymple Street, Fraserburgh, Aberdeenshire, AB43 9BH
Date of report	27th

Mortgage Valuation Report



Tel: 0845 263 7995

www.shepherd.co.uk

Property Address

Address 4 Albert Street, Fraserburgh, Aberdeenshire, AB43 9JL
Seller's Name Mr J. Forman
Date of Inspection 14th March 2014

Property Details

Property Type House Bungalow Purpose built maisonette Converted maisonette
 Purpose built flat Converted flat Tenement flat Flat over non-residential use
 Other (specify in General Remarks)

Property Style Detached Semi detached Mid terrace End terrace
 Back to back High rise block Low rise block Other (specify in General Remarks)

Does the surveyor believe that the property was built for the public sector, e.g. local authority, military, police? Yes No

Flats/Maisonettes only Floor(s) on which located No. of floors in block Lift provided? Yes No
No. of units in block

Approximate Year of Construction

Tenure

Absolute Ownership Leasehold Ground rent £ Unexpired years

Accommodation

Number of Rooms Living room(s) Bedroom(s) Kitchen(s)
 Bathroom(s) WC(s) Other (Specify in General remarks)

Gross Floor Area (excluding garages and outbuildings) m² (Internal) m² (External)

Residential Element (greater than 40%) Yes No

Garage / Parking / Outbuildings

Single garage Double garage Parking space No garage / garage space / parking space
Available on site? Yes No

Permanent outbuildings:

Shared wash-house.

Mortgage Valuation Report

Construction

Walls Brick Stone Concrete Timber frame Other (specify in General Remarks)
Roof Tile Slate Asphalt Felt Other (specify in General Remarks)

Special Risks

Has the property suffered structural movement? Yes No

If Yes, is this recent or progressive? Yes No

Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the immediate vicinity? Yes No

If Yes to any of the above, provide details in General Remarks.

Service Connections

Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in General Remarks.

Drainage Mains Private None Water Mains Private None
Electricity Mains Private None Gas Mains Private None
Central Heating Yes Partial None

Brief description of Central Heating:

Gas-fired boiler to radiators.

Site

Apparent legal issues to be verified by the conveyancer. Please provide a brief description in General Remarks.

Rights of way Shared drives / access Garage or other amenities on separate site Shared service connections
 Ill-defined boundaries Agricultural land included with property Other (specify in General Remarks)

Location

Residential suburb Residential within town / city Mixed residential / commercial Mainly commercial
 Commuter village Remote village Isolated rural property Other (specify in General Remarks)

Planning Issues

Has the property been extended / converted / altered? Yes No

If Yes provide details in General Remarks.

Roads

Made up road Unmade road Partly completed new road Pedestrian access only Adopted Unadopted

Mortgage Valuation Report

General Remarks

The subjects are situated within an established mixed residential and commercial area, adjoining a busy main road, close to Fraserburgh town centre. Surrounding areas are generally in mixed use and adequate amenities can be found within easy reach.

The property formerly comprised two adjoining flats which were integrated and enlarged in the distant past.

The property was found to be in reasonable condition for its age and type, although requiring maintenance and repair, some of which will be of a mutual nature, together with further modernisation and upgrading in due course.

Evidence of past settlement was observed in the form of sloping to flooring within the flat. On the basis of a single inspection this movement appeared longstanding, with no evidence of recent movement apparent.

There are large flat felt roof sections over the dormers, part of which could not be clearly seen. This type of roof covering has a limited lifespan and can be prone to unexpected leaks. A precautionary check should be carried out by a roofing contractor, prior to purchase, with a view to advising on any repair or remedial works likely to be required in the foreseeable future.

There is considerable old damp staining on the original roof timbers, together with corrosion affecting roof fixing nails. Whilst the slaterwork appeared generally even and intact at the time of inspection, the roof covering will likely require ongoing maintenance and possibly future re-slating. Further advice should be obtained from a roofing contractor in this regard.

Timbers within the property have been affected with woodworm and, as a precautionary measure, all timbers should be checked by a specialist contractor, prior to purchase, and remedial treatment works carried out as necessary, unless documentation is available confirming works of the nature.

Materials which may have an asbestos content were noted within the property, specifically the roof cladding to the outbuilding. This should not be damaged or disturbed without obtaining further specialist advice.

The property was substantially altered, to include formation of the dormers around 1970. As far as we can ascertain, no further significant alterations or additions have been made to the property in more recent years which would have required local authority approval, although this cannot be guaranteed.

The extent of mutual liability for repair and maintenance of the external fabric and structure of the building should be ascertained from the title deeds.

Mortgage Valuation Report

Essential Repairs

None apparent.

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

Mortgage Valuation Report

Comment on Mortgageability

The subjects provide adequate security for mortgage purposes.

Valuations

Market value in present condition £ 82,000
Market value on completion of essential repairs £
Insurance reinstatement value £ 340,000
(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)
Is a reinspection necessary? Yes No

Buy To Let Cases

What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis? £ 500 - 550
Is the property in an area where there is a steady demand for rented accommodation of this type? Yes No

Declaration

Signed Security Print Code [599199 = 7031]
Electronically signed by:-
Surveyor's name Alan V Kennedy
Professional qualifications MRICS
Company name J & E Shepherd
Address 11 Dalrymple Street, Fraserburgh, Aberdeenshire, AB43 9BH
Telephone 01346517456
Fax 01346516867
Report date 27th March 2014



Property Questionnaire





property questionnaire

Property address 4 ALBERT ST. FRASERBURGH AB 43 9JL	
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Seller(s)	MR J. FORMAN
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Completion date of property questionnaire	14/3/2014
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property questionnaire

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? 5 yrs
2.	Council tax
	Which Council Tax band is your property in? (Please tick one) <input type="checkbox"/> A <input checked="" type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D <input type="checkbox"/> E <input type="checkbox"/> F <input type="checkbox"/> G <input type="checkbox"/> H
3.	Parking
	What are the arrangements for parking at your property? (Please tick all that apply) <ul style="list-style-type: none">• Garage <input type="checkbox"/>• Allocated parking space <input type="checkbox"/>• Driveway <input type="checkbox"/>• Shared parking <input type="checkbox"/>• On street <input checked="" type="checkbox"/>• Resident permit <input type="checkbox"/>• Metered parking <input type="checkbox"/>• 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)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Don't know

property questionnaire

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)?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
6.	Alterations/additions/extensions	
a.	<p>(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)?</p> <p><u>If you have answered yes</u>, please describe below the changes which you have made:</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	<p>(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?</p> <p>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.</p> <p>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:</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
b.	<p>Have you had replacement windows, doors, patio doors or double glazing installed in your property?</p> <p><u>If you have answered yes</u>, please answer the three questions below:</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	(i) Were the replacements the same shape and type as the ones you replaced?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	(ii) Did this work involve any changes to the window or door openings?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	<p>(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):</p> <p>Please give any guarantees which you received for this work to your solicitor or estate agent.</p>	

property questionnaire

7.	Central heating	
a.	<p>Is there a central heating system in your property?</p> <p>(Note: a partial central heating system is one which does not heat all the main rooms of the property – the main living room, the bedroom(s), the hall and the bathroom).</p> <p><u>If you have answered yes or partial</u> – what kind of central heating is there?</p> <p>(Examples: gas-fired, solid fuel, electric storage heating, gas warm air).</p> <p><u>If you have answered yes</u>, please answer the three questions below:</p>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial
	(i) When was your central heating system or partial central heating system installed?	
	02/2014 (NEW GAS BOILER) 08/2013 (NEW TANK)	
	(ii) Do you have a maintenance contract for the central heating system?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	If you have answered yes, please give details of the company with which you have a maintenance contract:	
	(iii) When was your maintenance agreement last renewed? (Please provide the month and year).	
8.	Energy Performance Certificate	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	<input type="checkbox"/> Yes <input type="checkbox"/> No
9.	Issues that may have affected your property	
a.	<p>Has there been any storm, flood, fire or other structural damage to your property while you have owned it?</p> <p><u>If you have answered yes</u>, is the damage the subject of any outstanding insurance claim?</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No
b.	<p>Are you aware of the existence of asbestos in your property?</p> <p><u>If you have answered yes</u>, please give details:</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

property questionnaire

10. Services		
a. Please tick which services are connected to your property and give details of the supplier:		
Services	Connected	Supplier
Gas or liquid petroleum gas	✓	SCOTTISH GAS
Water mains or private water supply	✓	
Electricity	✓	SCOTTISH GAS
Mains drainage	✓	
Telephone	✓	
Cable TV or satellite	✓	
Broadband		
b.	Is there a septic tank system at your property? <u>If you have answered yes, please answer the two questions below:</u>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	(i) Do you have appropriate consents for the discharge from your septic tank?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't Know
	(ii) Do you have a maintenance contract for your septic tank? <u>If you have answered yes, please give details of the company with which you have a maintenance contract:</u>	<input type="checkbox"/> Yes <input type="checkbox"/> No

property questionnaire

11.	Responsibilities for shared or common areas	
a.	<p>Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?</p> <p><u>If you have answered yes, please give details:</u></p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Don't Know
b.	<p>Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?</p> <p><u>If you have answered yes, please give details:</u></p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not applicable
c.	<p>Has there been any major repair or replacement of any part of the roof during the time you have owned the property?</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
d.	<p>Do you have the right to walk over any of your neighbours' property — for example to put out your rubbish bin or to maintain your boundaries?</p> <p><u>If you have answered yes, please give details:</u></p> <p style="text-align: center;">SHARED GARDEN & GATE</p>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
e.	<p>As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?</p> <p><u>If you have answered yes, please give details:</u></p> <p style="text-align: center;">AS ABOVE</p>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
f.	<p>As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.)</p> <p><u>If you have answered yes, please give details:</u></p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
12.	Charges associated with your property	
a.	<p>Is there a factor or property manager for your property?</p> <p><u>If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:</u></p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

property questionnaire

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

property questionnaire

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	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(ii)	Roofing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii)	Central heating	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iv)	National House Building Council (NHBC)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(v)	Damp course	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b.	<u>If you have answered 'yes' or 'with title deeds'</u> , 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? <u>If you have answered yes</u> , please give details:				<input type="checkbox"/> Yes <input type="checkbox"/> No	
15. Boundaries						
	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:				<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Don't know	

property questionnaire

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?	<input type="checkbox"/> Yes <input type="checkbox"/> No
b.	that affects your property in some other way?	<input type="checkbox"/> Yes <input type="checkbox"/> No
c.	that requires you to do any maintenance, repairs or improvements to your property?	<input type="checkbox"/> Yes <input type="checkbox"/> No
<u>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.</u>		

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:

14/3/14

Shepherd Offices

Aberdeen: 01224 202800
Ayr: 01292 267987
Coatbridge: 01236 436561
Cumbernauld: 01236 780000
Dumbarton: 01389 731682
Dumfries: 01387 264333
Dundee: 01382 200454

Dunfermline: 01383 722337
East Kilbride: 01355 248535
Edinburgh: 0131 2251234
Falkirk: 01324 635999
Fraserburgh: 01346 517456
Forfar: 01307 466100
Galashiels: 01896 750150
Glasgow: 0141 3532080

Glasgow (Southside): 0141 649 8020
Greenock: 01475 730717
Hamilton: 01698 897548
Inverness: 01463 712239
Kilmarnock: 01563 520318
Kirkcaldy: 01592 205442
Livingston: 01506 416777
Montrose: 01674 676768

Motherwell: 01698 252229
Musselburgh: 0131 6533456
Paisley: 0141 8898334
Perth: 01738 638188
Peterhead: 01779 470766
Saltcoats: 01294 464228
St Andrews: 01334 477773
Stirling: 01786 450438



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