espc:home report



5 Ivy Terrace
Edinburgh
EH11 1PQ
31/08/2026

Home Report Index

1. Single Survey

2. Energy Report

3. Property Questionnaire

4. Appendices

DHKK

CHARTERED SURVEYORS

HOME REPORT



DHKK

CHARTERED SURVEYORS

5 IVY TERRACE
EDINBURGH
EH11 1PQ

INSPECTION DATE:

18TH AUGUST 2026

PREPARED BY:

NICHOLAS HAY, BSc (Hons) MRICS

FIRST SURVEYORS SCOTLAND
National Valuation & Property Service

DHKK Ltd Chartered Surveyors,
Head Office: 54 Corstorphine Road, Edinburgh, EH12 6JQ
Tel: 0131 313 0444, email: edinburgh@dhkk.co.uk
Kinross Office: Kingfisher House, Auld Mart Business Park, Orwell Road, Kinross, KY13 9DA
Tel: 01577 330325, email: kinross@dhkk.co.uk
Company Registration No: SC339964, Vat No: 929947951

RICS

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 the need to move any obstructions and externally from ground level within the site and adjoining public areas. Any references to left or right are taken facing the front of the property.

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. were not inspected or reported on.

Description
The subject property comprises a double upper flat within a two storey and attic mid terraced block.
Accommodation
Ground Floor: Entrance Stair. First Floor: Landing/Hallway, Living Room, Dining Kitchen with Utility Room off, Bedroom and Separate WC. Attic Floor: Landing, Two Bedrooms and Bathroom.
Gross internal floor area (m^2)
Extends to 98 m^2 or thereby.
Neighbourhood and location
The subjects are situated in an established residential area of mixed style properties lying to the west of Edinburgh City Centre and convenient for all amenities.
Age
Circa 1890's.
Weather
Dry and overcast.
Chimney stacks
Visually inspected with the aid of binoculars where appropriate. The chimney stacks are of a masonry construction and built up off the mutual wallhead.

Roofing including roof space
Sloping roofs were visually inspected with the aid of binoculars where appropriate. Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally. Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so. The roof has a pitched profile overlaid in slates. Access to the roof void was gained via a hatch formed within the attic floor ceiling. The spaces between the joists were noted to be insulated and a cold-water tank in situ.
Rainwater fittings
Visually inspected with the aid of binoculars where appropriate. The rainwater goods are of cast iron gutters and downpipes.
Main walls
Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected. The main walls are of traditional solid stone construction being pointed externally.
Windows, external doors and joinery
Internal and external doors were opened and closed where keys were available. Random windows were opened and closed where possible. Doors and windows were not forced open. The windows throughout are of replacement uPVC double glazed design. Access to the subject property is via a front door of a timber variety.
External decorations
Visually inspected. Paintwork and uPVC finishes noted.
Conservatories / porches
Not applicable.
Communal areas
Not applicable.
Garages and permanent outbuildings
Not applicable.

Outside areas and boundaries
Visually inspected. The property benefits from an area of private garden ground to the front elevation. This is defined by masonry walling and timber fencing.
Ceilings
Visually inspected from floor level. The ceilings appear to be of a plaster finish.
Internal walls
Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate. The internal walls are mostly finished in plaster/timber stud and plasterboard.
Floors including sub floors
Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted. Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point. Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch. The flooring throughout is of suspended timber overlaid in boarding.
Internal joinery and kitchen fittings
Built-in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances. The kitchen fittings comprise wall and base type units with worktop surface areas present. The internal doors, skirtings and facings are of a timber variety. Some of the internal doors incorporate glazed inserts.
Chimney breasts and fireplaces
Visually inspected. No testing of the flues or fittings was carried out. There is a gas fire in the living room.
Internal decorations
Visually inspected. Paintwork and tile finishes noted.

Cellars
Not applicable.
Electricity
Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on. Mains supply with the meter located within the entrance stair.
Gas
Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on. Mains supply.
Water, plumbing and bathroom fittings
Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation. No tests whatsoever were carried out to the system or appliances. Mains supply. The plumbing where seen is of copper supply pipes and PVC wastepipes. The sanitary arrangements comprise: First Floor - WC – Two-piece suite. Attic Floor – Bathroom – Three-piece suite with separate shower unit.
Heating and hot water
Accessible parts of the system were visually inspected apart from communal systems, which were not inspected. No tests whatsoever were carried out to the system or appliances. The property has a gas fired central heating system with the boiler wall mounted within the utility room and ventilated externally. The boiler also provides the hot water.
Drainage
Drainage covers etc were not lifted. Neither drains nor drainage systems were tested. Mains public sewer.
Fire, smoke and burglar alarms
Visually inspected. No tests whatsoever were carried out to the system or appliances. Fire detection and alarm equipment are present within the property. We recommend that it be verified that the provision meets with current fire safety standards.

Any additional limits to inspection:

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

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

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

We did not inspect the property for the purpose of identifying invasive plants. Invasive plant species are ones which typically cause ecological or economic harm in a new environment where they are not native. In some instances, invasive plants can also cause damage to built structures and may render property unsuitable for mortgage lending. While not an exhaustive list, invasive plant species include Japanese Knotweed, Giant Hogweed and Himalayan Balsam. Our valuation is made on the basis that invasive plant species are not present and note that identification is best carried out by a specialist contractor. Commonly invasive plant species require eradication by licensed contractors and the cost of eradication works may prove significant. Where we are made aware of invasive plant species being present at a property, we reserve the right to revise our assessment of Market Value.

The valuation assumes that no deleterious nor hazardous materials nor techniques have been used in the construction, and that the land is not contaminated.

A structural survey was not instructed, and we have not inspected the woodwork or other parts of the property which are covered, unexposed or inaccessible and we are therefore unable to report that any such part of the property is free from defect.

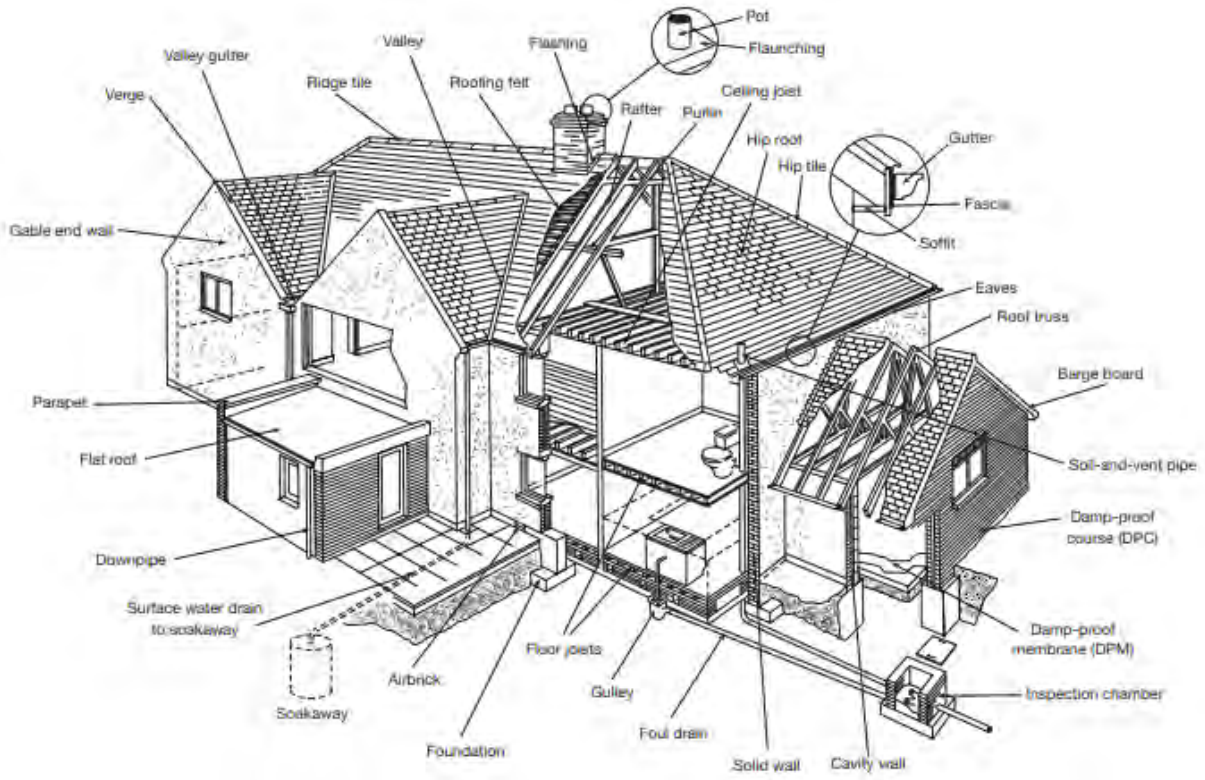
It is outwith the scope of this inspection to determine whether or not asbestos based products are present within the property. Asbestos was widely used in the building industry until around 1999, when it became a banned substance. If you have any concerns, you should engage the services of a qualified asbestos surveyor.

The property was furnished and had fitted floor coverings. Internal cupboards were generally filled with storage items. Windows and external doors were not all fully opened or tested. Where walls are lined internally, for example with plasterboard, tiling or timber, the structure behind the lining could not be tested with an electronic moisture meter.

No tests have been undertaken of any appliance or system. No access was available beneath sanitary or kitchen fittings. No access was available to any sub-floor areas.

The external building fabric has been inspected from ground level only from the grounds of the subject property.

Sectional diagram showing elements of a typical house



Reference may be made in this report to some or all of the above building elements of the property.

This diagram may assist you in locating and understanding these terms.

2. CONDITION

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

Repair Categories

Category 1:
No immediate action or repair

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

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.

 **Structural movement**	
Repair category	1
Notes:	The subjects have suffered from previous structural movement however, this appeared to be of a longstanding and non-progressive nature given the limitations of a single visual inspection.
 **Dampness, rot and infestation**	
Repair category	1
Notes:	Random damp meter readings were taken throughout the property using a moisture meter however no significant recordings were noted. For the purposes of this report, we presume that those areas not inspected are free from defects.
 **Chimney stacks**	
Repair category:	1
Notes:	The chimney stacks were not fully visible from ground level. Where visible the masonry surfaces appeared in reasonable condition allowing for weathering commensurate with age and type of construction. Chimney stacks can be vulnerable to defect. We recommend a precautionary check of the chimney stacks at the time of any roof inspection. We have been advised by the vendor that repair works were undertaken to the skews and chimney stacks circa 2023 and any potential purchaser should satisfy themselves with any supporting documentation.



Roofing including roof space

Repair category:	2
Notes:	The roof covering is now of an age where ongoing and regular maintenance will be required and the advice of a roofing contractor to comment on its current condition and expected lifespan should be sought. The roof is of a complex design, and all junctions/valleys/flat sections are potential weak points. A regular repair and maintenance programme should therefore be envisaged, and it would be prudent to have an annual inspection carried out. We have been advised by the vendor that repair works were undertaken to the skews circa 2023 at the same time as the chimney stack works and any potential purchaser should satisfy themselves with any supporting documentation.



Rainwater fittings

Repair category:	2
Notes:	The rainwater goods are of an older style and have suffered corrosion in sections. Repairs and repainting should be anticipated. It should be appreciated that the inspection was carried out during dry weather conditions. Sometimes defects in rainwater fittings are only apparent during or after heavy rainfall.



Main walls

Repair category:	2
Notes:	Weathering to stonework and defective pointing noted between stone courses. Future remedial works should be anticipated.



Windows, external doors and joinery

Repair category:	1
Notes:	Replacement double glazed windows have been installed. Valuation is made on the basis that the replacement units are compliant with relevant regulations. Within the limitations of our inspection, no significant defects were noted. Windows were not all fully opened or tested, and it should be appreciated that some defects are only evident during certain weather conditions. A precautionary check of the windows is advised.

 **External decorations**	
Repair category:	1
Notes:	Paint finished and decorated external surfaces will require redecoration on a regular basis.
 **Conservatories / porches**	
Repair category:	Not applicable.
Notes:	Not applicable.
 **Communal areas**	
Repair category:	Not applicable.
Notes:	Not applicable.
 **Garages and permanent outbuildings**	
Repair category:	Not applicable.
Notes:	Not applicable.
 **Outside areas and boundaries**	
Repair category:	2
Notes:	Sections of the boundary walls are weathered and damaged and future remedial works should be anticipated.
 **Ceilings**	
Repair category:	1
Notes:	Some plaster cracking/blemishes noted. Repairs may be required at the time of redecoration or disturbance.
 **Internal walls**	
Repair category:	1
Notes:	Within the limitations of our inspection the plaster finishes to the internal walls and partitions appeared in satisfactory repair.

 **Floors including sub-floors**	
Repair category:	1
Notes:	The floors, where visible, appear generally satisfactory allowing for age.
 **Internal joinery and kitchen fittings**	
Repair category:	1
Notes:	The internal joinery finishes are in good order and in keeping with a property of this age and type. The kitchen fittings are of modern style and appeared generally satisfactory commensurate with their type. It is assumed all glazed sections are fitted with the appropriate safety glass.
 **Chimney breasts and fireplaces**	
Repair category:	1
Notes:	All flue linings should be checked, repaired if necessary and swept prior to fires/appliances being reused.
 **Internal decorations**	
Repair category:	1
Notes:	The property is in good decorative order.
 **Cellars**	
Repair category:	Not applicable.
Notes:	Not applicable.

 **Electricity**	
Repair category:	1
Notes:	The electrical system within the property appeared of relatively modern design. The installation incorporates a circuit breaker type distribution board and visible cabling is of PVC type. The Institute of Electrical Engineers recommends that inspections and testings are undertaken at least every ten years and on a change of occupancy. It should be appreciated that only the most recently constructed or re-wired properties will have installations which fully comply with IEE regulations.
 **Gas**	
Repair category:	1
Notes:	All gas systems and appliances should be tested and thereafter regularly maintained by a Gas Safe registered contractor. It should be confirmed that the gas systems and appliances within the property have been checked by a Gas Safe engineer within the previous 12 months. The gas systems and appliances were not tested as part of our inspection.
 **Water, plumbing and bathroom fittings**	
Repair category:	1
Notes:	The sanitary fittings are of modern style and appeared generally satisfactory commensurate with their type. No tests have been undertaken of the system. It should be appreciated that concealed areas beneath and around baths and shower trays could not be inspected. Water spillage in these areas can result in dampness/decay and no comment can be made on inaccessible areas. Waterproof seals in sanitary areas should be checked and maintained on a regular basis. The cold water rising main was not fully accessible.

 **Heating and hot water**	
Repair category:	1
Notes:	It is assumed that the central heating system has been properly installed, updated and maintained to meet with all current regulations and standards with particular regard to fluing and ventilation requirements. A precautionary inspection is recommended prior to purchase. No testing was undertaken by this firm.
 **Drainage**	
Repair category:	1
Notes:	All foul and surface water drainage is assumed to be to the main public sewer. The system was not tested.

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**
Dampness, rot and infestation	**1**
Chimney stacks	**1**
Roofing including roof space	**2**
Rainwater fittings	**2**
Main walls	**2**
Windows, external doors and joinery	**2**
External decorations	**2**
Conservatories / porches	**Not Applicable**
Communal areas	**Not Applicable**
Garages and permanent outbuildings	**Not Applicable**
Outside areas and boundaries	**2**
Ceilings	**1**
Internal walls	**1**
Floors including sub-floors	**1**
Internal joinery and kitchen fittings	**1**
Chimney breasts and fireplaces	**1**
Internal decorations	**1**
Cellars	**Not Applicable**
Electricity	**1**
Gas	**1**
Water, plumbing and bathroom fittings	**1**
Heating and hot water	**1**
Drainage	**1**

Repair Categories

Category 3:
Urgent Repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.

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

Category 1:
No immediate action or repair is needed.

Remember

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

Warning

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

3. ACCESSIBILITY INFORMATION

Guidance Notes on Accessibility Information

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

Unrestricted parking within 25 metres: For this purpose, 'Unrestricted parking' includes parking available by means of a parking permit. Restricted parking includes: Parking that is subject to parking restrictions, as indicated by the presence of solid yellow, red or white lines at the edge of the road or by a parking control sign, parking meters or other coin-operated machines.

1.	Which floor(s) is the living accommodation on?	First & Attic
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?	No
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

Usual Scottish legal enquiries should be made. If the legal advisers find there are significant variations from the standard assumptions then this should be referred back to the Surveyor.

It is recommended that when repairs, defects or maintenance items have been identified, particularly categorised as a 2 or 3, interested parties make appropriate enquiries in order to satisfy themselves of potential costs and the extent of the works required prior to submitting a legal offer to purchase.

We are unaware of any easements, servitudes or rights of way which may adversely affect the property. These matters should be confirmed by reference to the title documents. We are unaware of any adverse planning proposals affecting the subjects although this should be confirmed by obtaining a Property Enquiry Certificate.

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

The subjects have been altered to form their current internal layout and it is presumed all necessary documentations and permissions have been obtained.

Estimated re-instatement cost for insurance purposes

We recommend that for reinstatement cost assessment purposes, the subjects be insured for a sum not less than £400,000 (FOUR HUNDRED THOUSAND POUNDS). This figure is an opinion of an appropriate sum for which the property and substantial outbuildings should be insured against total destruction. The figure assumes reconstruction of the property in its existing configuration and in the same materials. The figure bears no direct relationship to current market value. It is recommended that the level of cover is kept under regular review to ensure that you remain adequately insured. For properties with construction types not covered by BCIS, or where properties are Listed or situated within Conservation Areas, you should seek further specialist insurance advice.

Valuation and market comments

It is our opinion the current Market Value of the property on a basis of vacant possession and in current condition may be fairly stated at the sum of £440,000 (FOUR HUNDRED AND FORTY THOUSAND POUNDS).

The Market Value expressed herein is effective as at the date of valuation. The Seller and Buyer are advised that Market Value may rise or fall as market conditions change. Should parties relying on this report and valuation consider market conditions to have changed materially from those prevalent at the date of this valuation, a revaluation should be instructed.

Report author:	**NICHOLAS HAY, BSc (Hons) MRICS** **Ref: 26652/NH/AM**
Address:	**DHKK Limited** **54 Corstorphine Road, Edinburgh EH12 6JQ**
Signed:	
Date of report:	**21st August 2026**

DHKK
CHARTERED SURVEYORS

PART 1 – GENERAL

1.1 THE SURVEYORS

The seller has engaged the surveyors to provide the Single Survey Report and a generic Mortgage Valuation Report for lending purposes. The seller has also engaged the surveyors to provide an energy report in the format prescribed by the accredited energy assessment company.

The surveyors are authorised to provide a transcript or retype of the generic Mortgage Valuation Report on a 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 Single Survey 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 Single Survey 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 Single Survey Report and generic Mortgage Valuation Report to the seller. It is the responsibility of the seller to ensure that the amended Single Survey Report and generic Mortgage Valuation Report are transmitted to every prospective purchaser.

The individual surveyor will be a member or fellow of the Royal Institution of Chartered Surveyors who is competent to 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 seller's agent or relative to the property, they will be obliged to indicate this by ticking the adjacent box. ☐ √

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

1.2 THE REPORT

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

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

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

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 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.

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 the 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 adviser or lender, they will prepare a transcript Mortgage Valuation Report for lending purposes on terms and conditions to be agreed between the surveyors and lender and solely for the use of the lender and upon which the lender may rely. The decision as to whether finance will be provided is entirely a matter for the lender. The transcript Mortgage Valuation Report[2] will be prepared from information contained in the report and the generic Mortgage Valuation Report.

1.6 INTELLECTUAL PROPERTY

All intellectual property rights whatsoever (including copyright) in and to the Single Survey 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.

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

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 the 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 assessment 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 are 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 should note that the Single Survey is valid for 12 weeks from the date of inspection. 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.

DHKK

CHARTERED SURVEYORS

MORTGAGE VALUATION REPORT



DHKK
CHARTERED SURVEYORS

MORTGAGE VALUATION REPORT

Property Address 5 Ivy Terrace, Edinburgh, EH11 1PQ **Ref No** 26652/NH/AM
Date of Inspection 18th August 2026

Property Details

Property Type:

House ☐
Bungalow ☐
Flat ☐
Maisonette ☒
Other:

Property Style:

Detached ☐
Semi Detached ☐
Mid Terrace ☐
End Terrace ☐

If Flat/Maisonette:

Purpose-Built ☒
Converted ☐

Lift in Block

Yes ☐
No ☒

Floor of Subject Property:
1st & Attic

No of Flats in block:
4

No of Floors in Block:
2

Commercial in Block:
Yes ☐
No ☒

Type of Construction (*Specify under general remarks):

Traditional ☒ *Non-Traditional ☐

Property built for the Public Sector:

Yes ☐ No ☒

Tenure

Absolute Owner ☒ Leasehold ☐ **Age:** 136 Years Approximately

Accommodation (specify number of rooms)

Living Rooms	1	Bedrooms	3	Kitchens	1
Bathrooms	1	WCs	1		

Other: Utility Room.

Gross Floor Area (excluding garages & outbuildings) Internal 98 m² External 113 m²

Garage(s) / Outbuildings: No **Parking Space(s):** No

Garden:
Yes ☒
No ☐
Communal ☐

Residential Element – greater than 40%:
Yes ☒
No ☐

Construction

Walls: Brick ☐ Stone ☒ Concrete ☐ Timber-framed ☐

Other:

Roof: Tile ☐ Slate ☒ Asphalt ☐ Felt ☐

Other:

DHKK
CHARTERED SURVEYORS

Structural Movement, Subsidence, Settlement and Landslip

Does the property show signs of, or is the property located near any area subject to structural movement, landslip, heave, settlement, subsidence, flooding, mining?

Yes ☒ No ☐

If yes, please comment:

The subjects have suffered from previous structural movement however, this appeared to be of a longstanding and non-progressive nature given the limitations of a single visual inspection.

Services (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	☐
Gas:	Mains	☒	Private	☐	None	☐
Electricity:	Mains	☒	Private	☐	None	☐

Solar Panels: Yes ☐ No ☒ **If yes:** Owned ☐ Leased ☐

Central Heating: Yes ☒ Partial ☐ None ☐

Brief description: Gas fired boiler to steel panelled radiators.

Location

Residential Suburb	☐	Residential within town/city	☒	Mixed residential/commercial	☐
Mainly Commercial	☐	Commuter Village	☐	Remote Village	☐
Isolated Rural Property	☐	Other*	☐	*Specify in general remarks	

Roads

Made up	☒	Unmade Road	☐	Partly completed new road	☐
Adopted	☒	Unadopted	☐	Pedestrian Access Only	☐

Planning Issues

Has the property been extended / converted / altered

Yes ☒ No ☐

If yes, please comment:

The subjects have been altered to form their current internal layout and it is presumed all necessary documentations and permissions have been obtained.

DHKK
CHARTERED SURVEYORS

General Remarks

At the time of inspection the property was found to be in an order generally consistent with one of its age and type of construction.

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

Essential Repairs

None.

Estimated cost of essential repairs £ **Retention recommended** **Yes ☐ No ☐** **Amount £**

Comment on Mortgageability

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

Valuations (Assuming Vacant Possession)

Market value in present condition	£440,000
Market value on completion of essential repairs	£
Insurance Reinstatement value	£400,000

(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)

Is a Reinspection necessary Yes ☐ No ☒



Signed	
Valuers Name and Qualifications	**Nicholas Hay, BSc (Hons) MRICS**
Date of Report	**21st August 2026**
Company Name	DHKK Ltd
Address	54 Corstorphine Road Edinburgh EH12 6JQ
Tel No	0131 313 0444

DHKK

CHARTERED SURVEYORS

ENERGY PERFORMANCE CERTIFICATE



Energy Performance Certificate (EPC)

Dwellings

Scotland

5 IVY TERRACE, POLWARTH, EDINBURGH, EH11 1PQ

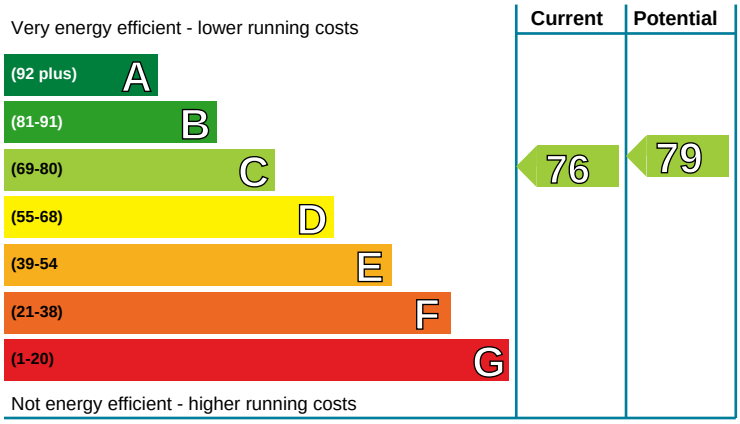
Dwelling type:	Top-floor maisonette	**Reference number:**	0100-2468-5080-2996-3871
Date of assessment:	18 August 2026	**Type of assessment:**	RdSAP, existing dwelling
Date of certificate:	21 August 2026	**Approved Organisation:**	Elmhurst
Total floor area:	98 m²	**Main heating and fuel:**	Boiler and radiators, mains gas
Primary Energy Indicator:	153 kWh/m²/year		

You can use this document to:

- **Compare current ratings of properties to see which are more energy efficient and environmentally friendly**
- **Find out how to save energy and money and also reduce CO_2 emissions by improving your home**

Estimated energy costs for your home for 3 years*	**£3,450**	See your recommendations report for more information
Over 3 years you could save*	**£495**	

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

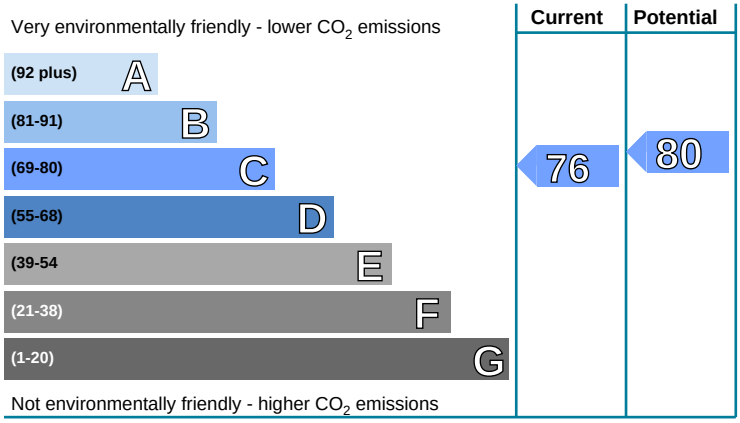


Energy Efficiency Rating

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

Your current rating is **band C (76)**. The average rating for EPCs in Scotland is **band D (61).**

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



Environmental Impact (CO_2) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO_2) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band C (76)**

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

Top actions you can take to save money and make your home more efficient

Recommended measures	Indicative cost	Typical savings over 3 years
1 Internal wall insulation	£7,500 - £11,000	£495.00

A full list of recommended improvement measures for your home, together with more information on potential cost and savings and advice to help you carry out improvements can be found in your recommendations report.

To find out more about the recommended measures and other actions you could take today to stop wasting energy and money, visit greenerscotland.org or contact Home Energy Scotland on 0808 808 2282.

THIS PAGE IS THE ENERGY PERFORMANCE CERTIFICATE WHICH MUST BE AFFIXED TO THE DWELLING AND NOT BE REMOVED UNLESS IT IS REPLACED WITH AN UPDATED CERTIFICATE

Summary of the energy performance related features of this home

This table sets out the results of the survey which lists the current energy-related features of this home. Each element is assessed by the national calculation methodology; 1 star = very poor (least efficient), 2 stars = poor, 3 stars = average, 4 stars = good and 5 stars = very good (most efficient). The assessment does not take into consideration the condition of an element and how well it is working. 'Assumed' means that the insulation could not be inspected and an assumption has been made in the methodology, based on age and type of construction.

Element	Description	Energy Efficiency	Environmental
Walls	Sandstone, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
Roof	Pitched, 100 mm loft insulation Roof room(s), no insulation (assumed)	★★★☆☆ ★☆☆☆☆	★★★☆☆ ★☆☆☆☆
Floor	(another dwelling below)	—	—
Windows	High performance glazing	★★★★☆	★★★★☆
Main heating	Boiler and radiators, mains gas	★★★★☆	★★★★☆
Main heating controls	Programmer, room thermostat and TRVs	★★★★☆	★★★★☆
Secondary heating	None	—	—
Hot water	From main system	★★★★☆	★★★★☆
Lighting	Good lighting efficiency	★★★★☆	★★★★☆

The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO_2 emissions, running costs and the savings possible from making improvements.

The impact of your home on the environment

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

The calculated emissions for your home are 28 kg $CO_2/m^2/yr$.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 2.7 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 0.4 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	£2,532 over 3 years	£2,034 over 3 years	You could save £495 over 3 years
Hot water	£726 over 3 years	£729 over 3 years	
Lighting	£192 over 3 years	£192 over 3 years	
Totals	**£3,450**	**£2,955**	

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

Recommendations for improvement

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

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement	
			Energy	Environment
1 Internal wall insulation	£7,500 - £11,000	£165	C 79	C 80

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.

energy saving trust

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 wall insulation

Internal wall insulation involves adding a layer of insulation to the inside 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. Further information can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

Low and zero carbon energy sources

Low and zero carbon (LZC) energy sources are sources of energy that release either very little or no carbon dioxide into the atmosphere when they are used. Installing these sources may help reduce energy bills as well as cutting carbon.
LZC energy sources present: There are none provided for this home

Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	8,089.32	N/A	N/A	N/A
Water heating (kWh per year)	2,701.41			

Addendum

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

About this document

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

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

Assessor's name:	Mr. Nicholas Hay
Assessor membership number:	EES/023507
Company name/trading name:	DHKK Limited
Address:	54 Corstorphine Road Edinburgh EH12 6JQ
Phone number:	0131 313 0444
Email address:	survey@dhkk.co.uk
Related party disclosure:	No related party

If you have any concerns regarding the content of this report or the service provided by your assessor you should in the first instance raise these matters with your assessor and with the Approved Organisation to which they belong. All Approved Organisations are required to publish their complaints and disciplinary procedures and details can be found online at the web address given above.

Use of this energy performance information

Once lodged by your EPC assessor, this Energy Performance Certificate and Recommendations Report are available to view online at www.scottishepcregister.org.uk, with the facility to search for any single record by entering the property address. This gives everyone access to any current, valid EPC except where a property has a Green Deal Plan, in which case the report reference number (RRN) must first be provided. The energy performance data in these documents, together with other building information gathered during the assessment is held on the Scottish EPC Register and is available to authorised recipients, including organisations delivering energy efficiency and carbon reduction initiatives on behalf of the Scottish and UK governments. A range of data from all assessments undertaken in Scotland is also published periodically by the Scottish Government. Further information on these matters and on Energy Performance Certificates in general, can be found at www.gov.scot/epc.

Advice and support to improve this property

There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money.For more information, visit greenerscotland.org or contact Home Energy Scotland on 0808 808 2282.

Home Energy Scotland's independent and expert advisors can offer free and impartial advice on all aspects of energy efficiency, renewable energy and more.

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT

Greener Scotland
Scottish Government

DHKK

CHARTERED SURVEYORS

PROPERTY QUESTIONNAIRE



Property Questionnaire

Property Address	5 Ivy Terrace Edinburgh EH11 1PQ

Seller(s)	Ms Katie Buchanan

Completion date of property questionnaire	13/08/2026

1 Length of ownership

How long have you owned the property?

9.5 years

2 Council tax

Which Council Tax band is your property in?

D

3 Parking

What are the arrangements for parking at your property?

(Please tick all that apply)

Garage	☐
Allocated parking space	☐
Driveway	☐
Shared parking	☐
On street	☐
Resident permit	☑
Metered parking	☐

Other (please specify)

4 Conservation area

Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?

Yes

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)?

No

6 Alterations/additions/extensions

a.(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?

No

If you have answered yes, please describe below the changes which you have made:

(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?

If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.
If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:

b. Have you had replacement windows, doors, patio doors or double glazing installed in your property?

Yes

If you have answered yes, please answer the three questions below:

(i) Were the replacements the same shape and type as the ones you replaced?

Yes

(ii) Did this work involve any changes to the window or door openings?

No

(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):

Replaced outdated aluminium window frames with double glazing (10 year guarantee, fitted in 2021)

Replaced uPVC front door with new timber door and fanlight (5 year guarantee, fitted in 2019)

Please give any guarantees which you received for this work to your solicitor or estate agent.

7 Central heating

a. Is there a central heating system in your property?

(Note: a partial central heating system is one which does not heat all the main rooms of the property — the main living room, the bedroom(s), the hall and the bathroom).

Yes

If you have answered yes or partial — what kind of central heating is there?

(Examples: gas-fired, solid fuel, electric storage heating, gas warm air).

Gas-fired combination boiler

If you have answered yes, please answer the three questions below:

(i) When was your central heating system or partial central heating system installed?

2008

(ii) Do you have a maintenance contract for the central heating system?

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?

Yes

9 Issues that may have affected your property

a. Has there been any storm, flood, fire or other structural damage to your property while you have owned it?

No

If you have answered yes, is the damage the subject of any outstanding insurance claim?

b. Are you aware of the existence of asbestos in your property?

No

If you have answered yes, please give details:

10 Services

Please tick which services are connected to your property and give details of the supplier:

Services	Connected	Supplier
Gas or liquid petroleum gas	☑	Octopus Energy
Water mains or private water supply	☑	Edinburgh Council
Electricity	☑	Octopus Energy
Mains drainage	☑	Edinburgh Council
Telephone	☐	
Cable TV or satellite	☐	
Broadband	☑	EE

b. Is there a septic tank system at your property?

No

(i) Do you have appropriate consents for the discharge from your septic tank?

(ii) Do you have a maintenance contract for your septic tank?

If you have answered yes, please give details of the company with which you have a maintenance contract:

11 Responsibilities for shared or common areas

a. Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?

No

If you have answered yes, please give details:

b. Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?

Yes

If you have answered yes, please give details:

Roof shared between 4 properties

c. Has there been any major repair or replacement of any part of the roof during the time you have owned the property?

Yes

d. Do you have the right to walk over any of your neighbours' property — for example to put out your rubbish bin or to maintain your boundaries?

No

If you have answered yes, please give details:

e. As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?

No

If you have answered yes, please give details:

f. As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the

land is privately-owned.)
No
If you have answered yes, please give details:

12 Charges associated with your property

a. Is there a factor or property manager for your property?
No

b. Is there a common buildings insurance policy?
No
If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?

c. Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.

13 Specialist works

a. As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?
No
If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property.

b. As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?
No
If you have answered yes, please give details:

c. If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?

If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate., 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 and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.
Guarantees are held by:

14 Guarantees

a. Are there any guarantees or warranties for any of the following:
(i) Electrical work
No

(ii) Roofing
Yes
(iii) Central heating
No
(iv) National House Building Council (NHBC)
No
(v) Damp course
No
(vi) Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)
No
b. If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):
(i) Electrical work

(ii) Roofing
Advanced Roofing - 10 year guarantee of work undertaken in May 2023 to repair rear chimney skew and leadwork. Renewed chimney rendering as required.
(iii) Central heating

(iv) National House Building Council (NHBC)

(v) Damp course

(vi) Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)

c. Are there any outstanding claims under any of the guarantees listed above?
No
If you have answered yes, please give details:

15 Boundaries

So far as your are aware, has any boundary of your property been moved in the last 10 years?
No
If you have answered yes, please give details:

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?
No
b. that affects your property in some other way?
No
c. that requires you to do any maintenance, repairs or improvements to your property?
No
If you have answered yes to any of a–c above, please give the notices to your solicitor or

estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.

DHKK

CHARTERED SURVEYORS

HOME REPORT



DHKK

CHARTERED SURVEYORS

5 IVY TERRACE
EDINBURGH
EH11 1PQ

INSPECTION DATE:

18TH AUGUST 2026

PREPARED BY:

NICHOLAS HAY, BSc (Hons) MRICS

FIRST SURVEYORS SCOTLAND
National Valuation & Property Service

DHKK Ltd Chartered Surveyors,
Head Office: 54 Corstorphine Road, Edinburgh, EH12 6JQ
Tel: 0131 313 0444, email: edinburgh@dhkk.co.uk
Kinross Office: Kingfisher House, Auld Mart Business Park, Orwell Road, Kinross, KY13 9DA
Tel: 01577 330325, email: kinross@dhkk.co.uk
Company Registration No: SC339964, Vat No: 929947951

RICS®

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 the need to move any obstructions and externally from ground level within the site and adjoining public areas. Any references to left or right are taken facing the front of the property.

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. were not inspected or reported on.

Description
The subject property comprises a double upper flat within a two storey and attic mid terraced block.
Accommodation
Ground Floor: Entrance Stair. First Floor: Landing/Hallway, Living Room, Dining Kitchen with Utility Room off, Bedroom and Separate WC. Attic Floor: Landing, Two Bedrooms and Bathroom.
Gross internal floor area (m^2)
Extends to 98 m^2 or thereby.
Neighbourhood and location
The subjects are situated in an established residential area of mixed style properties lying to the west of Edinburgh City Centre and convenient for all amenities.
Age
Circa 1890's.
Weather
Dry and overcast.
Chimney stacks
Visually inspected with the aid of binoculars where appropriate. The chimney stacks are of a masonry construction and built up off the mutual wallhead.

Roofing including roof space
Sloping roofs were visually inspected with the aid of binoculars where appropriate. Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally. Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so. The roof has a pitched profile overlaid in slates. Access to the roof void was gained via a hatch formed within the attic floor ceiling. The spaces between the joists were noted to be insulated and a cold-water tank in situ.
Rainwater fittings
Visually inspected with the aid of binoculars where appropriate. The rainwater goods are of cast iron gutters and downpipes.
Main walls
Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected. The main walls are of traditional solid stone construction being pointed externally.
Windows, external doors and joinery
Internal and external doors were opened and closed where keys were available. Random windows were opened and closed where possible. Doors and windows were not forced open. The windows throughout are of replacement uPVC double glazed design. Access to the subject property is via a front door of a timber variety.
External decorations
Visually inspected. Paintwork and uPVC finishes noted.
Conservatories / porches
Not applicable.
Communal areas
Not applicable.
Garages and permanent outbuildings
Not applicable.

Outside areas and boundaries
Visually inspected. The property benefits from an area of private garden ground to the front elevation. This is defined by masonry walling and timber fencing.
Ceilings
Visually inspected from floor level. The ceilings appear to be of a plaster finish.
Internal walls
Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate. The internal walls are mostly finished in plaster/timber stud and plasterboard.
Floors including sub floors
Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted. Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point. Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch. The flooring throughout is of suspended timber overlaid in boarding.
Internal joinery and kitchen fittings
Built-in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances. The kitchen fittings comprise wall and base type units with worktop surface areas present. The internal doors, skirtings and facings are of a timber variety. Some of the internal doors incorporate glazed inserts.
Chimney breasts and fireplaces
Visually inspected. No testing of the flues or fittings was carried out. There is a gas fire in the living room.
Internal decorations
Visually inspected. Paintwork and tile finishes noted.

Cellars
Not applicable.
Electricity
Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on. Mains supply with the meter located within the entrance stair.
Gas
Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on. Mains supply.
Water, plumbing and bathroom fittings
Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation. No tests whatsoever were carried out to the system or appliances. Mains supply. The plumbing where seen is of copper supply pipes and PVC wastepipes. The sanitary arrangements comprise: First Floor - WC – Two-piece suite. Attic Floor – Bathroom – Three-piece suite with separate shower unit.
Heating and hot water
Accessible parts of the system were visually inspected apart from communal systems, which were not inspected. No tests whatsoever were carried out to the system or appliances. The property has a gas fired central heating system with the boiler wall mounted within the utility room and ventilated externally. The boiler also provides the hot water.
Drainage
Drainage covers etc were not lifted. Neither drains nor drainage systems were tested. Mains public sewer.
Fire, smoke and burglar alarms
Visually inspected. No tests whatsoever were carried out to the system or appliances. Fire detection and alarm equipment are present within the property. We recommend that it be verified that the provision meets with current fire safety standards.

Any additional limits to inspection:

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

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

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

We did not inspect the property for the purpose of identifying invasive plants. Invasive plant species are ones which typically cause ecological or economic harm in a new environment where they are not native. In some instances, invasive plants can also cause damage to built structures and may render property unsuitable for mortgage lending. While not an exhaustive list, invasive plant species include Japanese Knotweed, Giant Hogweed and Himalayan Balsam. Our valuation is made on the basis that invasive plant species are not present and note that identification is best carried out by a specialist contractor. Commonly invasive plant species require eradication by licensed contractors and the cost of eradication works may prove significant. Where we are made aware of invasive plant species being present at a property, we reserve the right to revise our assessment of Market Value.

The valuation assumes that no deleterious nor hazardous materials nor techniques have been used in the construction, and that the land is not contaminated.

A structural survey was not instructed, and we have not inspected the woodwork or other parts of the property which are covered, unexposed or inaccessible and we are therefore unable to report that any such part of the property is free from defect.

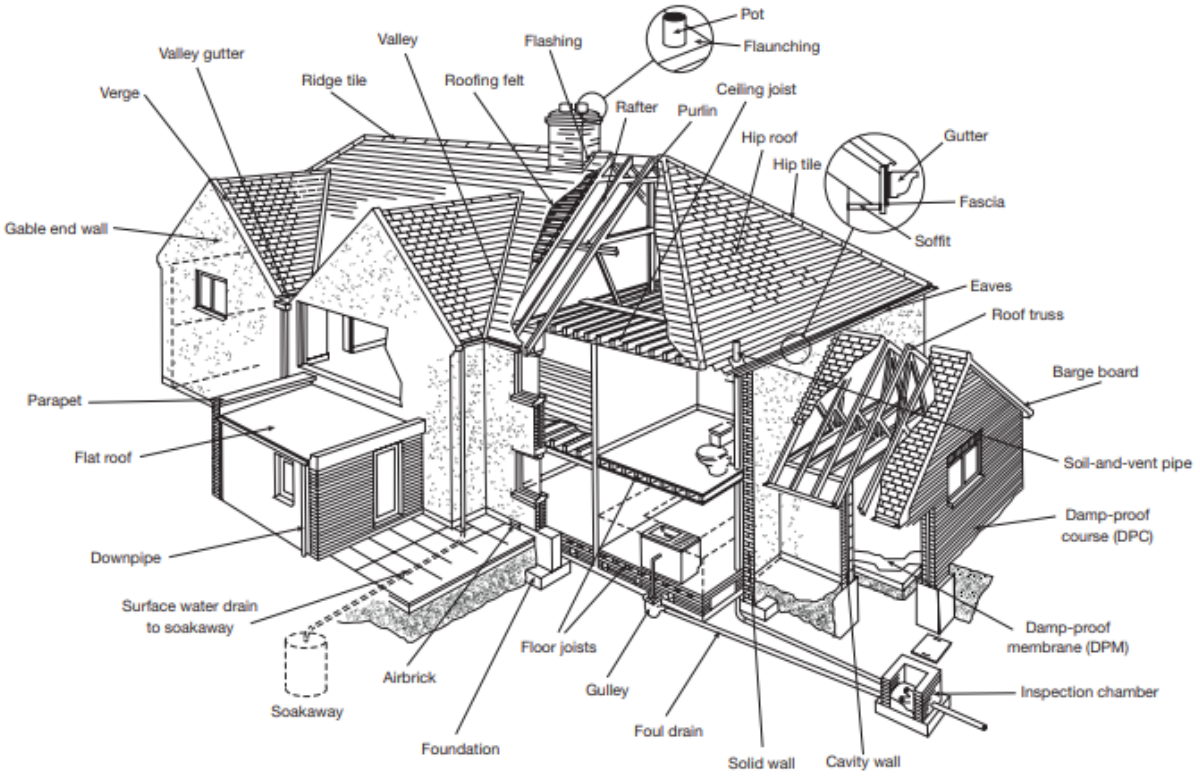
It is outwith the scope of this inspection to determine whether or not asbestos based products are present within the property. Asbestos was widely used in the building industry until around 1999, when it became a banned substance. If you have any concerns, you should engage the services of a qualified asbestos surveyor.

The property was furnished and had fitted floor coverings. Internal cupboards were generally filled with storage items. Windows and external doors were not all fully opened or tested. Where walls are lined internally, for example with plasterboard, tiling or timber, the structure behind the lining could not be tested with an electronic moisture meter.

No tests have been undertaken of any appliance or system. No access was available beneath sanitary or kitchen fittings. No access was available to any sub-floor areas.

The external building fabric has been inspected from ground level only from the grounds of the subject property.

Sectional diagram showing elements of a typical house



Reference may be made in this report to some or all of the above building elements of the property.

This diagram may assist you in locating and understanding these terms.

2. CONDITION

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

Repair Categories

Category 1:
No immediate action or repair

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

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.

 **Structural movement**	
Repair category	1
Notes:	The subjects have suffered from previous structural movement however, this appeared to be of a longstanding and non-progressive nature given the limitations of a single visual inspection.
 **Dampness, rot and infestation**	
Repair category	1
Notes:	Random damp meter readings were taken throughout the property using a moisture meter however no significant recordings were noted. For the purposes of this report, we presume that those areas not inspected are free from defects.
 **Chimney stacks**	
Repair category:	1
Notes:	The chimney stacks were not fully visible from ground level. Where visible the masonry surfaces appeared in reasonable condition allowing for weathering commensurate with age and type of construction. Chimney stacks can be vulnerable to defect. We recommend a precautionary check of the chimney stacks at the time of any roof inspection. We have been advised by the vendor that repair works were undertaken to the skews and chimney stacks circa 2023 and any potential purchaser should satisfy themselves with any supporting documentation.

 **Roofing including roof space**	
Repair category:	2
Notes:	The roof covering is now of an age where ongoing and regular maintenance will be required and the advice of a roofing contractor to comment on its current condition and expected lifespan should be sought. The roof is of a complex design, and all junctions/valleys/flat sections are potential weak points. A regular repair and maintenance programme should therefore be envisaged, and it would be prudent to have an annual inspection carried out. We have been advised by the vendor that repair works were undertaken to the skews circa 2023 at the same time as the chimney stack works and any potential purchaser should satisfy themselves with any supporting documentation.
 **Rainwater fittings**	
Repair category:	2
Notes:	The rainwater goods are of an older style and have suffered corrosion in sections. Repairs and repainting should be anticipated. It should be appreciated that the inspection was carried out during dry weather conditions. Sometimes defects in rainwater fittings are only apparent during or after heavy rainfall.
 **Main walls**	
Repair category:	2
Notes:	Weathering to stonework and defective pointing noted between stone courses. Future remedial works should be anticipated.
 **Windows, external doors and joinery**	
Repair category:	1
Notes:	Replacement double glazed windows have been installed. Valuation is made on the basis that the replacement units are compliant with relevant regulations. Within the limitations of our inspection, no significant defects were noted. Windows were not all fully opened or tested, and it should be appreciated that some defects are only evident during certain weather conditions. A precautionary check of the windows is advised.

 **External decorations**	
Repair category:	1
Notes:	Paint finished and decorated external surfaces will require redecoration on a regular basis.
 **Conservatories / porches**	
Repair category:	Not applicable.
Notes:	Not applicable.
 **Communal areas**	
Repair category:	Not applicable.
Notes:	Not applicable.
 **Garages and permanent outbuildings**	
Repair category:	Not applicable.
Notes:	Not applicable.
 **Outside areas and boundaries**	
Repair category:	2
Notes:	Sections of the boundary walls are weathered and damaged and future remedial works should be anticipated.
 **Ceilings**	
Repair category:	1
Notes:	Some plaster cracking/blemishes noted. Repairs may be required at the time of redecoration or disturbance.
 **Internal walls**	
Repair category:	1
Notes:	Within the limitations of our inspection the plaster finishes to the internal walls and partitions appeared in satisfactory repair.

 **Floors including sub-floors**	
Repair category:	1
Notes:	The floors, where visible, appear generally satisfactory allowing for age.
 **Internal joinery and kitchen fittings**	
Repair category:	1
Notes:	The internal joinery finishes are in good order and in keeping with a property of this age and type. The kitchen fittings are of modern style and appeared generally satisfactory commensurate with their type. It is assumed all glazed sections are fitted with the appropriate safety glass.
 **Chimney breasts and fireplaces**	
Repair category:	1
Notes:	All flue linings should be checked, repaired if necessary and swept prior to fires/appliances being reused.
 **Internal decorations**	
Repair category:	1
Notes:	The property is in good decorative order.
 **Cellars**	
Repair category:	Not applicable.
Notes:	Not applicable.

Electricity	
Repair category:	1
Notes:	The electrical system within the property appeared of relatively modern design. The installation incorporates a circuit breaker type distribution board and visible cabling is of PVC type. The Institute of Electrical Engineers recommends that inspections and testings are undertaken at least every ten years and on a change of occupancy. It should be appreciated that only the most recently constructed or re-wired properties will have installations which fully comply with IEE regulations.
Gas	
Repair category:	1
Notes:	All gas systems and appliances should be tested and thereafter regularly maintained by a Gas Safe registered contractor. It should be confirmed that the gas systems and appliances within the property have been checked by a Gas Safe engineer within the previous 12 months. The gas systems and appliances were not tested as part of our inspection.
Water, plumbing and bathroom fittings	
Repair category:	1
Notes:	The sanitary fittings are of modern style and appeared generally satisfactory commensurate with their type. No tests have been undertaken of the system. It should be appreciated that concealed areas beneath and around baths and shower trays could not be inspected. Water spillage in these areas can result in dampness/decay and no comment can be made on inaccessible areas. Waterproof seals in sanitary areas should be checked and maintained on a regular basis. The cold water rising main was not fully accessible.

 **Heating and hot water**	
Repair category:	1
Notes:	It is assumed that the central heating system has been properly installed, updated and maintained to meet with all current regulations and standards with particular regard to fluing and ventilation requirements. A precautionary inspection is recommended prior to purchase. No testing was undertaken by this firm.
 **Drainage**	
Repair category:	1
Notes:	All foul and surface water drainage is assumed to be to the main public sewer. The system was not tested.

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**
Dampness, rot and infestation	**1**
Chimney stacks	**1**
Roofing including roof space	**2**
Rainwater fittings	**2**
Main walls	**2**
Windows, external doors and joinery	**1**
External decorations	**1**
Conservatories / porches	**Not Applicable**
Communal areas	**Not Applicable**
Garages and permanent outbuildings	**Not Applicable**
Outside areas and boundaries	**2**
Ceilings	**1**
Internal walls	**1**
Floors including sub-floors	**1**
Internal joinery and kitchen fittings	**1**
Chimney breasts and fireplaces	**1**
Internal decorations	**1**
Cellars	**Not Applicable**
Electricity	**1**
Gas	**1**
Water, plumbing and bathroom fittings	**1**
Heating and hot water	**1**
Drainage	**1**

Repair Categories

Category 3:
Urgent Repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.

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

Category 1:
No immediate action or repair is needed.

Remember

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

Warning

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

3. ACCESSIBILITY INFORMATION

Guidance Notes on Accessibility Information

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

Unrestricted parking within 25 metres: For this purpose, 'Unrestricted parking' includes parking available by means of a parking permit. Restricted parking includes: Parking that is subject to parking restrictions, as indicated by the presence of solid yellow, red or white lines at the edge of the road or by a parking control sign, parking meters or other coin-operated machines.

1.	Which floor(s) is the living accommodation on?	First & Attic
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?	No
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

Usual Scottish legal enquiries should be made. If the legal advisers find there are significant variations from the standard assumptions then this should be referred back to the Surveyor.

It is recommended that when repairs, defects or maintenance items have been identified, particularly categorised as a 2 or 3, interested parties make appropriate enquiries in order to satisfy themselves of potential costs and the extent of the works required prior to submitting a legal offer to purchase.

We are unaware of any easements, servitudes or rights of way which may adversely affect the property. These matters should be confirmed by reference to the title documents. We are unaware of any adverse planning proposals affecting the subjects although this should be confirmed by obtaining a Property Enquiry Certificate.

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

The subjects have been altered to form their current internal layout and it is presumed all necessary documentations and permissions have been obtained.

Estimated re-instatement cost for insurance purposes

We recommend that for reinstatement cost assessment purposes, the subjects be insured for a sum not less than £400,000 (FOUR HUNDRED THOUSAND POUNDS). This figure is an opinion of an appropriate sum for which the property and substantial outbuildings should be insured against total destruction. The figure assumes reconstruction of the property in its existing configuration and in the same materials. The figure bears no direct relationship to current market value. It is recommended that the level of cover is kept under regular review to ensure that you remain adequately insured. For properties with construction types not covered by BCIS, or where properties are Listed or situated within Conservation Areas, you should seek further specialist insurance advice.

Valuation and market comments

It is our opinion the current Market Value of the property on a basis of vacant possession and in current condition may be fairly stated at the sum of £440,000 (FOUR HUNDRED AND FORTY THOUSAND POUNDS).

The Market Value expressed herein is effective as at the date of valuation. The Seller and Buyer are advised that Market Value may rise or fall as market conditions change. Should parties relying on this report and valuation consider market conditions to have changed materially from those prevalent at the date of this valuation, a revaluation should be instructed.

Report author:	**NICHOLAS HAY, BSc (Hons) MRICS** **Ref: 26652/NH/AM**
Address:	**DHKK Limited** **54 Corstorphine Road, Edinburgh EH12 6JQ**
Signed:	
Date of report:	**31st August 2026**

DHKK
CHARTERED SURVEYORS

PART 1 – GENERAL

1.1 THE SURVEYORS

The seller has engaged the surveyors to provide the Single Survey Report and a generic Mortgage Valuation Report for lending purposes. The seller has also engaged the surveyors to provide an energy report in the format prescribed by the accredited energy assessment company.

The surveyors are authorised to provide a transcript or retype of the generic Mortgage Valuation Report on a 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 Single Survey 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 Single Survey 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 Single Survey Report and generic Mortgage Valuation Report to the seller. It is the responsibility of the seller to ensure that the amended Single Survey Report and generic Mortgage Valuation Report are transmitted to every prospective purchaser.

The individual surveyor will be a member or fellow of the Royal Institution of Chartered Surveyors who is competent to 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 seller's agent or relative to the property, they will be obliged to indicate this by ticking the adjacent box. [√]

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

1.2 THE REPORT

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

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

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

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 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.

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 the 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 adviser or lender, they will prepare a transcript Mortgage Valuation Report for lending purposes on terms and conditions to be agreed between the surveyors and lender and solely for the use of the lender and upon which the lender may rely. The decision as to whether finance will be provided is entirely a matter for the lender. The transcript Mortgage Valuation Report[2] will be prepared from information contained in the report and the generic Mortgage Valuation Report.

1.6 INTELLECTUAL PROPERTY

All intellectual property rights whatsoever (including copyright) in and to the Single Survey 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.

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

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 the 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 assessment 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 are 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 should note that the Single Survey is valid for 12 weeks from the date of inspection. 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.

DHKK

CHARTERED SURVEYORS

MORTGAGE VALUATION REPORT



DHKK
CHARTERED SURVEYORS

MORTGAGE VALUATION REPORT

Property Address 5 Ivy Terrace, Edinburgh, EH11 1PQ **Ref No** 26652/NH/AM
Date of Inspection 18th August 2026

Property Details

Property Type:

House ☐
Bungalow ☐
Flat ☐
Maisonette ☒
Other:

Property Style:

Detached ☐
Semi Detached ☐
Mid Terrace ☐
End Terrace ☐

If Flat/Maisonette:

Purpose-Built ☒
Converted ☐

Lift in Block

Yes ☐
No ☒

Floor of Subject Property: 1st & Attic

No of Flats in block: 4

No of Floors in Block: 2

Commercial in Block:

Yes ☐
No ☒

Type of Construction (*Specify under general remarks):

Traditional ☒ *Non-Traditional ☐

Property built for the Public Sector:

Yes ☐ No ☒

Tenure

Absolute Owner ☒ Leasehold ☐ **Age:** 136 Years Approximately

Accommodation (specify number of rooms)

Living Rooms	1	Bedrooms	3	Kitchens	1
Bathrooms	1	WCs	1		

Other: Utility Room.

Gross Floor Area (excluding garages & outbuildings) Internal 98 m² External 113 m²

Garage(s) / Outbuildings: No **Parking Space(s):** No

Garden:
Yes ☒
No ☐
Communal ☐

Residential Element – greater than 40%:
Yes ☒
No ☐

Construction

Walls: Brick ☐ Stone ☒ Concrete ☐ Timber-framed ☐

Other:

Roof: Tile ☐ Slate ☒ Asphalt ☐ Felt ☐

Other:

DHKK
CHARTERED SURVEYORS

Structural Movement, Subsidence, Settlement and Landslip

Does the property show signs of, or is the property located near any area subject to structural movement, landslip, heave, settlement, subsidence, flooding, mining?

Yes ☒ No ☐

If yes, please comment:

The subjects have suffered from previous structural movement however, this appeared to be of a longstanding and non-progressive nature given the limitations of a single visual inspection.

Services (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	☐
Gas:	Mains	☒	Private	☐	None	☐
Electricity:	Mains	☒	Private	☐	None	☐

Solar Panels: Yes ☐ No ☒ **If yes:** Owned ☐ Leased ☐

Central Heating: Yes ☒ Partial ☐ None ☐

Brief description: Gas fired boiler to steel panelled radiators.

Location

Residential Suburb	☐	Residential within town/city	☒	Mixed residential/commercial	☐
Mainly Commercial	☐	Commuter Village	☐	Remote Village	☐
Isolated Rural Property	☐	Other*	☐	*Specify in general remarks	

Roads

Made up	☒	Unmade Road	☐	Partly completed new road	☐
Adopted	☒	Unadopted	☐	Pedestrian Access Only	☐

Planning Issues

Has the property been extended / converted / altered

Yes ☒ No ☐

If yes, please comment:

The subjects have been altered to form their current internal layout and it is presumed all necessary documentations and permissions have been obtained.

DHKK
CHARTERED SURVEYORS

General Remarks

At the time of inspection the property was found to be in an order generally consistent with one of its age and type of construction.

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

Essential Repairs

None.

Estimated cost of essential repairs £ **Retention recommended** **Yes ☐ No ☐** **Amount £**

Comment on Mortgageability

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

Valuations (Assuming Vacant Possession)

Market value in present condition	£440,000
Market value on completion of essential repairs	£
Insurance Reinstatement value	£400,000

(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)

Is a Reinspection necessary Yes ☐ No ☒



Signed	
Valuers Name and Qualifications	**Nicholas Hay, BSc (Hons) MRICS**
Date of Report	**31st August 2026**
Company Name	DHKK Ltd
Address	54 Corstorphine Road Edinburgh EH12 6JQ
Tel No	0131 313 0444

FIRST SURVEYORS SCOTLAND
National Valuation & Property Service